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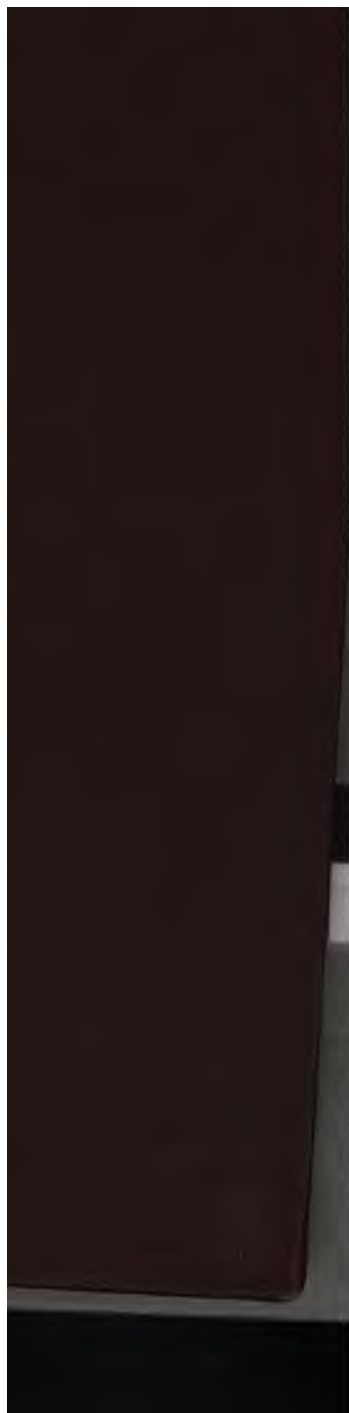
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MANUAL

ISSUED BY THE

Home Insurance Company

OF

NEW YORK,

CONTAINING

GENERAL RULES AND INSTRUCTIONS,

WITH

FORMS OF POLICIES AND ENDORSEMENTS,

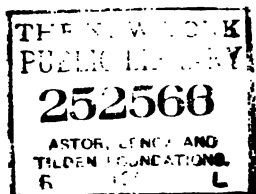
FOR THE USE OF ITS AGENTS.

Prepared by C. K. FRANCIS, General Agent of the Company.

NEW YORK, JANUARY, 1878.

under Mr 26/02 1808

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PREFACE.

The Manual was prepared originally for the use of the Company's Agents in its Southern Department. It is now republished, with a few necessary changes, for distribution to the other Agents of the Company.



THE HOME INSURANCE COMPANY OF NEW YORK,

Was organized in April, 1853, and commenced business on the 13th of that month.

Company Orga-
nized and com-
menced Busi-
ness.

Up to the close of 1877, a period of nearly a quarter of a century, the Company had received in *Premiums Forty-Three Million Dollars*, and had paid out for *Losses over Twenty-Six Million Dollars*.

Premiums Re-
ceived & Losses
Paid.

The HOME has a larger Cash Capital, larger Assets, and a larger Income than any other American Company engaged exclusively in the business of Fire Insurance.

Cash Capital—
Assets—Income

Unlike Mixed Foreign Insurance Companies, that are for most part Life Insurance Companies, and whose large published Assets are in greatest measure their Life Insurance Funds, the HOME is a *purely* Fire Insurance Company, and its entire Assets are devoted to Fire Insurance *only*.

A Purely Fire
Insurance Co.

<p>Character of Assets.</p> <p>United States Stocks, Mortgages.</p> <p>Total Amount of Cash Assets.</p>	<p>As will be seen by reference to the statement on the eighth page, the Assets of the HOME are of the most substantial character, embracing <i>over Three Million Dollars in United States Stocks, and Two Million Dollars in Mortgages on Improved Real Estate worth over Four Millions</i>, with the balance in funds equally available at short notice, and of the most approved kind; making <i>a grand total of over Six Million Dollars</i>, all pledged for the security of its policy-holders.</p>
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<p>Speculative In- vestments avoided.</p> <p>Funds invested in Securities the least liable to depreciation in value.</p> <p>Stability of the Company's Ma- nagement.</p>	<p>The Officers of the Company have persistently declined to put the money of the Company in any speculative stocks, as they have always considered that the interests of the insured required the funds to be invested in securities which would be <i>the least liable to depreciation in value</i>, and which, if made necessary by the occurrence of extraordinary losses, could easily be converted into cash. A marked feature of the Company, which should commend it in no small degree to public confidence, is the <i>stability of its management</i>. Thirteen of the original Directors of the Company still remain in the Board, and the two Chief Executive Officers have been connected with the Company from its organization, and for more than twenty-two years have occupied their respective positions of President and Vice-Presi-</p>
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dent. The third Executive Officer was the General Agent of the Company for about twelve years, and for the last nine years he has filled the position of Second Vice-President. The same general principles, which for so many years have guided the Company to its present eminence, still direct its course, and will assure to it continually increasing success for the future.

The Company is represented at the leading points throughout the country, and has over eighteen hundred recording agencies.

Forty-Ninth
Semi-Annual
Statement, 1st
Jan., 1878.

HOME INSURANCE COMPANY OF NEW YORK.

OFFICE, No. 135 BROADWAY.

Forty-Ninth Semi-Annual Statement, *Showing the Condition of the Company on the first day of JANUARY, 1878.*

CASH CAPITAL.....	\$3,000,000 00
Reserve for Re-Insurance	1,836,432 31
Reserve for Unpaid Losses and Dividends.....	256,391 42
Net Surplus.....	1,016,703 02
Total Assets.....	\$6,109,526 75

SUMMARY OF ASSETS.

Cash in Banks.....	\$ 161,727 56
Bonds and Mortgages, being first lien on Real Estate, (worth \$4,298,200)	2,016,903 00
United States Stocks (market value).....	3,016,875 00
Bank Stocks.....	254,190 00
State and City Bonds.....	124,828 00
Loans on Stocks, payable on demand, (market value of Securities, \$427,098).....	314,215 47
Interest due on 1st January, 1878.....	65,212 39
Balance in hands of Agents.....	135,204 13
Real Estate.....	12,500 00
Premiums due and uncollected on Policies issued at Office in New York.....	7,871 20
Total.....	\$6,109,526 75

LIABILITIES.

Claims for Losses outstanding on 1st Jan'y, 1878.	\$254,396 42
Dividends unpaid.....	1,995 00
Total.....	\$256,391 42

DIRECTORS OF THE COMPANY.

THOMAS MESSENGER.	WM R. FOSDICK.
WM. H. MELLEN.	WM. H. TOWNSEND.
HOMER MORGAN.	P. C. VAN SCHAICK.
LEVI P. STONE.	THOMAS T. BUCKLEY.
ISAAC H. FROTHINGHAM.	OLIVER S. CARTER.
CHARLES A. BULKLEY.	HENRY M. TABER.
GEORGE D. MORGAN.	GEORGE W. PARSONS.
OLIVER E. WOOD.	WM. C. FOWLER.
ALFRED S. BARNES.	D. A. HEALD.
LEVI P. MORTON.	REUNE MARTIN.
JOHN B. HUTCHINSON.	HENRY R. PIERSON.
CHARLES P. BALDWIN.	OLIVER HOYT.
AMOS T. DWIGHT.	JOSEPH SELIGMAN.
HENRY A. HURLBUT.	A. C. RICHARDS.
JESSE HOYT.	D. H. McALPIN.
WILLIAM STURGIS.	ANDREW C. ARMSTRONG.
CHARLES J. MARTIN.	CORNELIUS N. BLISS.
JOHN R. FORD.	EDMUND F. HOLBROOK.
GEORGE T. STEDMAN.	ORSON D. MUNN.
A. F. WILLMARTH.	THOMPSON NEWBURY.
F. H. COSSITT.	

OFFICERS OF THE COMPANY.

CHAS. J. MARTIN, *President.*
 A. F. WILLMARTH, *Vice-Pres't.*
 D. A. HEALD, *2d Vice-Pres't.*

J. H. WASHBURN, *Secretary.*
 T. B. GREENE, }
 E. H. AHERN, } *Ass't Secretaries.*

AGENT.

's Author- The Agent's authority is defined by the terms of his commission from the Company. If he goes beyond its scope, or fails to comply with the instructions of the Company, he does so on his own responsibility, and becomes personally liable for the consequences.

The Agent cannot delegate his authority to another.

's Obliga- The Agent is under obligation to exercise the same care and judgment in the management of the interests of the Company committed to his charge, as he would in the conduct of his own personal affairs.
o the Com-

It is also his duty to inform the Company of all his transactions in its behalf, and to communicate promptly whatever information may come into his possession, relating to the business, which it may be for its interest to have. When acting in his official capacity, he should never overlook the fact that he is *the Agent of the Company*, and he should govern himself accordingly.

's Territo- The authority of any Agent of the Company will not, as a general rule, extend beyond the county in which he is located, and if there is another Agent of the Company in the same

county, the limit of each will be more particularly defined by special instructions from the Company. Desirable applications for insurance beyond the limit thus prescribed, may be forwarded, signed by the applicants, to the Company, with the views of the Agent and any information he may possess in regard to the same, and a decision will be returned by early mail.

We desire to give each Agent as much territory as he can personally cultivate to advantage, provided he does not interfere with any other Agent of the Company.

Risks beyond the range of the Agent's personal supervision should be avoided. They very often have points of danger which personal acquaintance and inspection alone can discover. Remote Risks.

AGENCY SUPPLIES.

cy Supplies The outfit of an Agency embraces, with Agent's
 . Certificate of Authority, the following, viz :

PRINTED SHEET OF INSTRUCTIONS.

INSTRUCTION BOOK.

TARIFF BOOK.

SHORT RATE TABLE.

POLICY REGISTER.

POLICIES.

DAILY REPORTS.

MONTHLY ACCOUNTS.

SURVEYS FOR BREWERIES.

“ “ COTTON OR WOOLEN MILLS.

“ “ COUNTRY STORES, ETC.

“ “ DWELLINGS AND FARM PROPERTY.

“ “ FLOUR MILLS AND ELEVATORS.

“ “ MISCELLANEOUS—SPECIALS.

“ “ PAPER MILLS.

“ “ PORK HOUSES.

“ “ SAW MILLS.

“ “ TANNERIES.

ENVELOPES FOR DAILY REPORTS (SMALL.)

“ “ “ “ (LARGE.)

“ “ LOSS “

“ “ MONTHLY ACCOUNTS.

“ “ POLICIES.

“ (ORDINARY) ADDRESSED TO CO. (SMALL.)

“ “ “ “ (LARGE.)

ADVERTISING BLOTTING PADS.

“ STATEMENTS (ENGLISH.)

“ “ (GERMAN.)

AGENTS' CARDS.

ENDORSEMENT BLANKS.

EXPIRATION NOTICES.

HOUSE PLATES.

LOSS REPORTS.

TIN SIGN FOR OFFICE.

Agents should notify the Company before their stock of Policies, or other blanks, becomes exhausted, so that they may have a fresh supply in season. Ordering of Supplies.

Every agent will be supplied, on application, with as much of our Advertising Material as he can use to advantage. Advertising Material.

Agents will decline any applications they may have to advertise the Company in the newspapers unless they assume the expense themselves. The Company is satisfied, after a long experience, that the plan adopted of doing its own advertising, is the best and the cheapest. Those Agents rarely succeed who are impressed with the idea that, in order to accomplish anything, they must have a conspicuous advertisement in the local paper, a handsome wooden sign in front of office, numerous show cards for distribution about town, a large amount of stationery, etc., etc. All these things have little or no effect in *influencing business*. Do not Advertise in the Newspapers.

Business comes by *hard, earnest work*, and the best agents of the Company are the hard-working ones, who are *persistent in personally soliciting risks*. Agents who rarely succeed.

RISKS.

The choicest risks are Dwellings in the cities
 and larger towns, Brick and Stone Stores and
 Warehouses, Churches, School-houses, and Public
 Buildings generally, with the contents of same ;
 and the least desirable, Special Hazards, which
 embrace Mills and Manufactories of all kinds,
 Hotels, Omnibus Blocks, Frame Stores in rows,
 etc. Agents may take risks on property of the
 classes first-named, and issue policies on the same,
 without previously consulting the Company, pro-
 vided, of course, they have not been objected to,
 and are in all respects desirable, and adequate
 rates are obtained. Special Hazards, however,
 are to be referred to the Company *before* policies
 are issued, or the risks made binding on the Com-
 pany, as required by Section V. of the Printed
 Sheet of Instructions which always accompanies
 the Agent's Certificate of Authority. The rule
 reads as follows, viz :

" SPECIAL RISKS, such as are enumerated under
 the head of '*Specially Hazardous*,' in the classifi-
 cation list of the policy, *must not* be taken with-
 out first obtaining the approval of the Company.
 Surveys of such, signed by applicants, with all
 questions answered, with diagrams annexed and
 proposed forms of policy, must *first* be submitted

for approval, with the rates proposed and the views of the Agent, who will be immediately advised whether a policy may be issued. As a general rule, the consent of the Company should be obtained for the *renewal* of policies on special risks, and if renewed in any case without first obtaining such consent, it must always be subject to approval or rejection by the Company upon receipt of the report. In all cases, whether of special or ordinary risk, if the Agent knows of anything which may throw light upon the character of the risk, either from a knowledge of the *pecuniary condition* of the parties, or the nature of the business, whether profitable or otherwise, it is his duty to give the Company the full benefit of the same when he sends the application, if a special risk, or with the daily report, if an ordinary risk."

Agents are expected to make particular inquiry regarding the *character* of parties who apply to them for insurance, and to issue policies only to those who would consider the occurrence of a fire on their premises a positive calamity.

In no case issue a policy to a person of doubtful or suspicious character, at *any rate* of premium, and avoid risks endangered by the neighborhood of such. *Also, decline all applications for insurance on unoccupied or unproductive buildings and on all property exposed by such.*

Character of
Applicants.

The greatest care should be taken in the selection of risks, and it should always be borne in mind that the prosperity of the Company is determined by the *character* of the hazards it assumes.

tion of
sa.

When considering an application for insurance, the Agent should decide the matter as though he was to share with the Company in the chances of the risk, and *he should decline all risks which he would refuse if he owned the Company.*

s of Mer-
ndise.

As a general rule, decline all risks on Stocks of Merchandise where an intelligible set of books is not kept, and an account of stock is not taken *at least* once a year.

ings out of
air.

ss Owner
ccupant.
te Risks.

Avoid buildings not kept in good repair, or where the owner is shiftless, and things generally have a slovenly, neglected appearance; also, stores and other property remote from the Agency.

e Rows.

Avoid insurance on *buildings* in wooden rows, where there are more than three buildings exposing each other.

Moderate amounts may be taken, however, on *desirable stocks of merchandise* in such buildings, for *good parties*, at *full rates*.

Risks on
illings.

First-class dwellings, with their contents may be insured for terms of three and five years.

ess Prop-

Risks on business property are to be limited to twelve months for a single term.

SHORT RISKS.

Insurances effected for less terms than a year are called "short risks." Short risks are proper in some cases, such as on buildings in process of construction, and on cotton, grain, or produce waiting shipment. Aside from such cases as these, applications for "short risks" on buildings or on their contents, particularly stocks of merchandise, should be closely scrutinized, and agents are to decline them, *unless they know the parties to be thoroughly reliable, and satisfactory reasons are given for not insuring for the full year.* It is the practice of people generally to insure their buildings and stocks of merchandise for a year at a time, and, in view of this, it is quite natural that "short risks" on such property should be regarded with suspicion. The building may be unoccupied, or otherwise unproductive, and the circumstances of the owner may be such as to make him very anxious to dispose of it, even at a sacrifice; the stock of goods may be old and unsalable, and the business so unsuccessful that the party will be only too glad to get rid of the goods at much less than their cost. Speculators, adventurers, individuals whose interest in property is not of a permanent character, proprietors of branch stores, transient dealers, and itinerants

Short Risks.

Speculators,
Adventurers
Transient
Dealers, etc.

generally, are apt to seek insurance for short terms, and such persons we caution our Agents to avoid entirely.

When an Agent takes a "short risk" on a building or on a stock of merchandise, he should *note on the daily report* the reason for not issuing a policy for the full year. If the explanation is not given, it will be called for.

As to be personally Surveyed by Agents.

Agents are expected to make a *personal survey* of every risk *before* issuing a policy upon it, which personal examination should be *repeated prior to each renewal* of the policy.

PROHIBITED RISKS.

Bagging Factories.

Barrel, Bucket, Tub and Pail Factories.

Batting and Wadding Factories.

Blacking and Lamp Black Works.

Bone Boiling and Fertilizing Works.

Coffee, Spice and Drug Mills.

Composition Roofing Material Works.

Cord Wood.

Cotton Gins.

Distilleries.

Dollar Stores and concerns of like character.

Earth Oil Refineries, Storehouses and Tanks.

Flax and Hemp Mills.

Hop Houses.

Hub and Spoke Factories.

Japanning works.

Match Factories.

Patent Leather Factories.

Pedlar's Stocks and property of Itinerants
generally.

Penitentiaries, State Prisons and Frame Jails.

Property in litigation or heavily encumbered.

Rope Walks or Cordage Factories.

Shoddy Mills.

Stave Mills.

Starch Factories.

Steamboats.

Sumac Mills.

Theatres.

Unoccupied Buildings, Idle Manufactories, and
Unproductive property generally.

Varnish Factories.

Vinegar Factories.

LIGHTING ARRANGEMENTS.

Agents should see that matches are kept in metal or earthen vessels, and *placed beyond the reach of children or mice*; that gas-brackets are not allowed to swing in dangerous proximity to wood-work; that gas-lights in show windows, or in bed-rooms where curtains are used, are covered with glass shades, or wire net work; that *no kerosene is used but the regular standard quality, bearing the full test of 110° Fahrenheit*; and that lamps are filled and trimmed by daylight only.

By the conditions of our policy, standard kerosene oil may be used for lights in dwellings, stores, churches and school-houses, and kept for sale in quantities not exceeding five barrels, to be handled by daylight only. In other cases permission for its use or sale must be endorsed on the policy.

We decline to insure, where kerosene or any oil is kept for sale, or used, that will take fire at a lower temperature than 110° Fahrenheit.

Whoever sells such an article is liable, under the Laws of the United States, to fine and imprisonment, and should be rigidly prosecuted.

From the report of the Secretary of the Albany (N. Y.) Board of Fire Commissioners, made in 1876, we quote the following, viz:

"Over six thousand persons perished in these United States, last year, victims of kerosene oil accidents. An average of one hundred and fifteen deaths per week for a year, when scattered over a great extent of territory, does not impress the average individual like a single catastrophe where half a hundred lives are sacrificed by criminal neglect or murderous parsimony. A boiler explosion, a railroad collision, or an Indian massacre, thrills the public heart, and stirs the blood within us, but it is only the statistician or humanitarian, who realizes the mental and bodily anguish, the appalling disasters, the agonizing death-bed scenes, that are represented by this army of six thousand victims."

Victims of Kerosene.

He adds,

"There are various tricks current among dealers in kerosene, to prove that even naphtha is not explosive at seventy degrees. The usual test is to hold a lighted match over an open vessel containing it. But let a small portion be put in a can, and shaken up, and a light introduced, when an explosion instantaneously occurs, showing that the inflammable stuff becomes explosive upon mixing with the oxygen of the atmosphere."

Tricks of Dealer in Kerosene.

Explosive Character of Naphtha.

It is apparent from the foregoing, as well as from the newspaper reports since, of the explosions, fires, loss of life, and maiming, in consequence of the use of *adulterated kerosene*, that people are still unmindful of the hazardous nature of the fluid. *Adulterated kerosene generally contains a very large proportion of naphtha, which is one of the most dangerous fluids known. All the so-called "non-explosive" fluids are mainly*

Adulterated Kerosene.

So-called "Non Explosive" Fluids.

composed of naphtha, and they are dangerous for the reason that the naphtha vaporizes at ordinary temperatures without the aid of artificial heat, and, on mixing with the atmosphere, an explosive gas is generated. These fluids are really one and the same thing, though they are advertised under various names, such as "Danforth's Non-Explosive Fluid," "Sunlight Non-Explosive Fluid," "Anchor Oil," "Safety Gas," "Lucine Fluid," "Aurora Oil," "Astellar Oil," "Non-Explosive Petroleum," "Petroline," "Septoline," "Vesta Oil," "Rose Oil," etc., etc.

proposition to
Advocates of
"Non-Explosive"
Fluids.

An official letter from the Company proposed the following mode of experiment to parties advocating the use of these oils, viz :

"Place in a tight room, say ten feet square, a number of open vessels not exceeding four or five inches in depth. Fill these vessels with the oil, using up a barrel of the stuff, and allow them to remain in the room twenty-four hours, with the temperature not less than 70°. Then if the party recommending the oil will go into the room with an open light, and *the experiment results satisfactorily to him*, the Company will not object to the use of that particular kind of oil."

now to ascertain
the quality of
Kerosene.

The following is a simple test to determine the *quality* of kerosene oil: Take a common tin pail, say seven inches in diameter and five inches

deep. Fill it with water, and put it on a stove or over a lamp so as to heat very gradually. Place an ordinary thermometer upright in the water to indicate the gradual rise of temperature. Float on the surface of the water a small pan, in which put a table-spoonful of the kerosene. Apply a blazing match to the kerosene, and *the degree of temperature at which it ignites shows its quality.*

Professor Wahl, of the Franklin Institute, Philadelphia, says, in regard to adulterated kerosene—

Professor Wahl
on adulterated
Kerosene.

“The fact that the material can be set on fire at the ordinary temperature of our dwellings, should be sufficient evidence to a person of ordinary intelligence that, when employed in the household, for heating or lighting purposes, it may, at the first thoughtless or careless act, become the cause of a frightful accident.”

It may be laid down as a rule, that *a cheap oil is a dangerous oil.* Refined petroleum (kerosene) sells for nearly twice as much as naphtha, and the dealer adulterates his kerosene with naphtha, for the purpose of securing a larger profit.

Cheap Oil.

Why Kerosene is
adulterated.

The following is the law of the United States, enacted in March, 1867, in regard to the sale of kerosene, viz :

United State
Law in regard
to Sale of Ker
osene.

“No person shall mix for sale, naphtha and illuminating oils, or shall knowingly sell, or buy for sale, oil, made from petroleum for illuminating purposes,

“ inflammable at less temperature or fire test than 110 degrees Fahrenheit ; and any person so doing shall be held to be guilty of a misdemeanor, and, on conviction thereof by indictment or presentment in any Court of the United States, shall be punished by a fine of not less than \$100 nor more than \$500, and by imprisonment for a term of not less than six months nor more than three years.”

Duty of Agents. We trust that every Agent of the Company will exert himself to ascertain whether there are any violations of this law in his field, and, should he find any, see that proper steps are taken to enforce the penalty prescribed.

GASOLINE MACHINES.

On application for permission to use any Gas Machine or gas-making apparatus, the premises must be surveyed with reference to the following requirements, all of which must be substantially complied with to ensure safety.

Gas-House. 1st. The Vault or Gas-house is to be placed at least thirty feet from the premises insured.

2d. The machine and all the apparatus is to be made of good materials and in a substantial and workmanlike manner.

Gasoline Tank. 3d. All the apparatus containing Gasoline or other inflammable fluid, or any Gas-holder, is to be placed in a vault outside the building or premises to be insured.

4th. Stop-cocks must be placed on both the gas and air-pipes near the machine in the vault, and also on the gas-pipe within the building, and on the air-pipe near the air-pump when the pump is in the cellar or building.

5th. The vent-pipe and filling-pipe are to be so arranged that one cannot be opened without opening both. Construction arrangement Apparatus.

6th. All the main gas-pipes leading to the premises lighted, must have an inclination towards the Gas Machine, so as to return all the condensation that may take place in the pipes.

7th. The premises to be lighted must be securely piped, the pipes thoroughly tested by competent persons before the gas is let on, and the pipes so put up as to avoid, as much as possible, all accumulation of any condensation that may occur inside the building lighted.

8th. Particular inquiries are to be made as to the competency of the persons who are to have charge of filling the machine, and to ascertain if they are informed as to the importance of having the vent open and the air-pump shut off while the machine is being filled with fluid, and the great danger of using a light in or near the gas-house or vault. Filling the Machine.

9th. No barrels containing Gasoline or other like fluid, or from which Gasoline has recently Storage of Gas line.

been emptied (yet full of vapor), are to be allowed to be kept in any cellar, barn, shed or outbuilding where other property is kept, or where there is a liability to use a fire or a light.

10th. In case the air-pump of the machine is placed in the cellar of the building, an automatic check-valve is to be inserted in the air-pipe to prevent the backward flow, and escape of gas through the pump into the cellar, or the pump is to be so constructed and set that the air supplying it is drawn *through an induction pipe leading from without the building*. The induction pipe is preferable, as it secures both safety and purer air for the gas.

HEATING ARRANGEMENTS.

Examination by Agents. Agents should examine carefully the heating arrangements of premises where they propose to insure, especially in the cases of churches, school-houses, and other public buildings.

CHIMNEYS, STOVES AND STOVE PIPES.

Chimneys. The Company declines to take risks on or in buildings, where fires are used, that are not provided with *good and substantial brick or stone chimneys*. See the printed form of Policy, section 2 of the Conditions.

Brick and stone are the only proper materials for chimneys. Cement or iron chimneys are very much affected by the elements. The former crumble to pieces, and the latter rust out, both becoming, after a while, so defective as to be very dangerous. Chimneys should be built from the ground; be not less than eight inches thick, and thoroughly plastered inside. They should rise fully four feet above the roof, and be coped with stone. Agents should be careful never to insure a building where timbers are run into the chimney, or where the chimney is built from a point just below the roof, and the stove-pipe is carried up through the flooring to enter it in the attic.

Cement and
Chimneys

Constructio
Chimneys

Where stoves are used, it should be seen that they, as well as the stove-pipes, are in good order, and that the latter discharge into brick or stone chimneys built in a substantial manner.

Stoves and
Stove Pi

Where any of the pipes pass through floors or partitions, the wood-work must be properly protected. A double tin thimble should surround the pipe in such cases.

Pipes pass
Floors or
Partition

We wish to avoid all buildings, and the neighborhood of such, where the stove-pipes are thrust out through the sides or the roof.

Stove Pipes
through
or roof o
Building.

Stoves should be placed on zinc cut sufficiently large to leave an outside margin of at least eighteen inches.

Zinc under
Stoves.

- Exposed Wood-work.** They should stand not less than eighteen inches from the wall or partition, and all exposed wood-work should be covered with zinc.
- Kindling Wood.** Parties should be cautioned not to allow wood to be piled around stoves, also to deposit ashes *outside* of their buildings, and at a safe distance away. Wood ashes should never be deposited in wooden vessels.
- Ashes.**

OIL STOVES.

- Oil Stoves.** Within the past year, the country has been flooded with circulars recommending for general use for cooking and heating purposes, *oil-burning stoves*. Such stoves are exceedingly dangerous, as *they are liable to explode from the vaporization of the kerosene*, which is used in them for fuel, and we trust that Agents will exert their influence strongly against them.
- Liable to Explode.**

HOT-AIR FURNACES.

- Furnaces.** Where there is a furnace, the Agent should satisfy himself that it is safely constructed, the flues securely built, and the flooring and timbers properly guarded from the registers and their appendages. One register should be so fixed that it will *always remain open*, either by removing the valve entirely, or by fastening it open with strong wire.
- Hot-Air Pipes and Registers.**

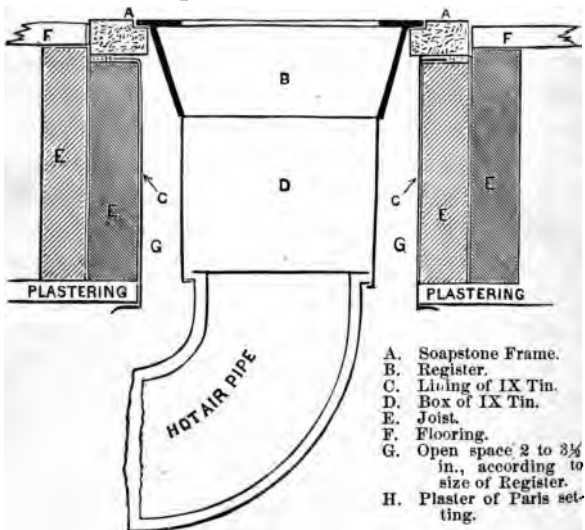
To be ordinarily safe, a furnace with the flues and registers, should be put up in accordance with the following description and illustration, taken from an article on the subject issued by Ducat & Lyon, the Managers of the Western Department of the Company, to wit:

The covering of any hot-air, hot-water, steam or other furnace, whether brick or metal, should be kept at least 10 inches—its roof or smoke-pipe 20 inches, its (single thick) conductors 8 inches—from any unprotected wood-work. All furnaces should be placed on foundations of brick or stone, with proper hearthstone or metal in front of the ash-pit not less than 36 inches wide. All hot-air conductors of hot-air furnaces within wood partitions, and anywhere within churches, theatres and halls, should be made double, one within another, with space of at least half an inch between the two. All hot-air registers should be set in soapstone border not less than two inches in width. All soapstone borders should be firmly set in plaster of paris. All floor register boxes should be made of tin plate with a flange on the top to fit the groove of the soapstone, the register to rest upon the stone. There should also be an open space of two inches on all sides of the register box, extending from the under side of the ceiling, below the register, to the soapstone on the floor. The outside of

Details of
struction

said space to be covered with a casing of tin plate, made tight on all sides, to extend from the under side of the aforesaid ceiling up to and turn under the said soapstone. Registers 12×19 , or less than 15×25 inches, should have a space of three inches between the register box and casing. Registers of 15×25 inches and more, should have a space of three and one-half inches. None but IX bright tin should be used in the construction of hot-air flues and their appendages.

Illustration showing the proper method for putting in a register :



STEAM HEATING.

Where heating is done by steam, the Agent should see that the boiler is properly encased in brick, and not near any wood-work, and that the steam-pipes are kept *entirely clear of wood*.

Heating by
Steam.

Pipes should be
kept clear of
wood.

Where the pipes pass through flooring or timber, they should be surrounded with a plate or flange. The inner rim of the flange should be provided with points touching the pipes, *so that a constant current of air may pass through*.

Pipes through
Flooring.

Pipes carried along the sides of rooms, must be hung on metal brackets. They must not come in contact with, or be in dangerous proximity to, any woodwork, *or other combustible material*. Close observation has established the fact that steam, when subjected to a continuous heat for many hours, sometimes becomes partially decomposed, and is converted into a highly inflammable element, which *will render the pipes dangerous even after the fire under the boiler has been banked or put out altogether*.

Pipes hung on
Metal Brackets

Pipes become
dangerous.

Very many fires have been caused by the contact of wood and other combustible substances with steam pipes. We will mention a few cases.

Fires from con-
tact of Steam-
Pipes with
wood.

The Hampden Paper Mill, at Holyoke, Mass., burned in March, 1870, and *the fire was caused by steam pipes touching a post which held part of the paper-drying racks*.

Hampden Paper
Mill, Holyoke,
Mass.

Office Boston
Daily Herald. In 1875 a fire was discovered in the editorial rooms of the Boston Daily *Herald*, where the steam pipe came up through a single thickness of plank.

Woolen Mill,
North Hoosic,
N. Y. January 11, 1876, a Woolen Mill, at North Hoosic, N. Y., took fire from the wool settling upon the steam pipes, and igniting from the steady heat.

From the Bulletin of the National Association of Wool Manufacturers, July, 1869, we quote the following, viz :

Androscoggin
Mills. "A fire took place in the Androscoggin Mills, April, 1863, from damp and oily overalls being hung to dry over steam pipes.

Pacific Mills. "At the Pacific Mills, April 15th, 1864, a fire occurred in the wool sorting room, with a loss of \$30,000, which was attributed to placing fleeces to warm for opening, over steam pipes.

Yantic Mills. "At the Yantic Mills, Feb. 27th, 1869, a fire was caused by fleeces left on steam pipes to warm over night.

Eddy's Mill,
Fall River,
Mass. "In the wool drying room at the Mill of Mr. Eddy, in Fall River, heated by steam pipes, a pine board was placed by Mr. Eddy about three or four inches above the pipes, to prevent the contact of the wool with the pipes, and to obviate such accidents as have been before described. The wool in the drying room was ignited, occa-

sioning a loss of about \$30,000. Mr. Eddy at first could not account for the fire, but, upon examination, found that there were several pitchy knots in the board placed over the pipes, and became satisfied that *turpentine, distilling from these knots and falling upon the pipes, had produced the combustion.*

"An insurance officer visiting mills at Exeter, Mill at Exeter, N. H. observed a steam pipe running through a partition and in contact with the wood-work. The agent, although incredulous of danger, promised to cut out the wood around the pipes. A few days afterwards, the wood was removed wherever in contact. In the course of the examination, *timbers in contact with the pipe, at a distance of three hundred feet from the boiler, were found to have been on fire.*

The same publication has the following quotation from an article in *The London Quarterly Review*, 1855, Vol. 96, viz:

"Mercer's Hall, in London, built in 1853, was Mercer's Hall London, Eng the victim of its hot-water pipes; the wood-work in the vaulted rooms of the British Museum, British Museum containing the Nineveh Marbles, *was fired in a similar manner, and the new Houses of Parliament have been on fire several times already from* Houses of Parliament. *a similar cause.*"

LIGHTNING RODS.

When lightning rods are used on buildings insured with us, the Agent should see that they are properly put up and *kept in good order*. Rods carelessly constructed, or in imperfect condition, are not only useless, but positively dangerous, for, while attracting the lightning to the building, they may be unable to carry it away, and the electric fluid, being obstructed in its path, necessarily discharges into the building. The rod should be of galvanized iron, not less than three-eighths of an inch thick. It should be entire the whole extent, but if jointed the joints should be very securely fitted, so that the two end pieces will be brought into close contact, and touch each other for several inches in length. There should be no sharp turns in the rod, but each bend should be made as round as possible. The rod should rise at least five feet above the highest part of the building, and be provided with a sharp point. The rod should be held in position by galvanized iron staples.

The rod, on reaching the ground, should be taken about two feet below the surface, and then carried along horizontally a distance of ten to twelve feet, at which point it should be run down to where the soil is permanently wet.

Should be properly put up.

Imperfect Rods very dangerous.

Construction of Rods.

Height of Rod.

Termination of Rod.

The best authorities, we find, are of the opinion that lightning rods should not be “insulated,” and for the reason that any non-conducting substance, between the rod and the building, stops the flow of the currents of rarefied electricity from the building to the rod, and thence to the atmosphere, and vice-versa, which flow it is the true function of the rod to facilitate in order to maintain the electrical equilibrium of the building.

Should not be
Insulated.

As the circle within which the lightning rod is found to be efficacious is very limited, a large building should have several rods, one on each prominent part, all being connected so as to form one conducting system.

Large Building
should have
several rods.

LINES.

The amount insured under the policy is called a “line.”

Agents should pay special attention to the distribution of our lines, and have the risks so scattered that, in any probable fire, the Company would not be involved to a very serious extent.

Distribution of
Lines.


Risks should be
scattered.

On, or in, good substantial brick or stone stores, *detached*, insurance may be taken to the amount of \$7,500, and in taking risks on or in such buildings in a row, care must be taken to avoid exposing too large an amount to loss by a single fire;

Amounts that
may be taken

in this matter, the Agent will be guided in a great measure by the number and character of entire walls extending above the roof, in the row.

Take no risk on or in any wooden building, *detached*, beyond \$5,000, or if in a row of, or immediately exposed by, other wooden buildings, not beyond \$5,000 *in all*, and then on stocks only. In cases where the Agent may think it desirable to exceed the amounts above named, the same may be submitted for approval, and will receive immediate attention.

 By "*detached*" we mean not less than one hundred feet from any exposure.

Valuation of
Property.

Be careful to ascertain that property, on which our policy is issued, is not insured up to its full value, and in determining such value be governed by what the *property would bring* in cash if offered for sale. Enough should be left at the risk of the owner to cause proper care on his part.

Limit of Insu-
rance.

Three-fourths of the cash value of property should be *the extreme limit of insurance*.

Depreciation of
Property.

In view of the fact that the value of real estate, merchandise, and personal property generally, has depreciated materially during the past few years, Agents should be especially careful that parties,

Guard against
Over-Insurance.

desiring insurance, do not *over-estimate their property*. Customers should understand, and it is the

duty of Agents to explain to them, that the liability of the insurer is limited to the *actual money value at the time of fire* of the property insured, and not exceeding the amount of the policy.

Liability of
Insurer.

The cost of property does not determine its value. The value is simply the amount of money the property would bring in the market. We wish those who insure with us to comprehend clearly that the contract of insurance is simply one of indemnity from loss, to the extent of the actual money value of the loss or damage, subject to the terms and conditions of the policy.

Value of Property.

Contract of
Insurance
of Indemnity.

RATES.

On all policies which may be issued, it is expected that the *highest* current rates will be obtained, and the Agent should keep himself well informed on the subject, by intercourse with the sound local companies, if any, and with the Agents of other responsible companies. *Risks for periods less than one year to be charged according to the short rate table on page 39.*

Obtain the
best current
rates.

Bear in mind that we do not wish to enter into competition with irresponsible companies, nor to get business from other companies by offering the inducement of lower rates. Such a course would re-act upon ourselves, and tend to reduce rates of premium below a paying standard. The position

Competitor

of this Company, with its large capital all paid up, and the promptitude with which claims for losses are adjusted and paid, entitle it to such a degree of confidence as should secure to it the highest rates of premium.

Local Tariff.

Where rules, regulations, and tariff of rates are established by Local Boards or by the National Board of Underwriters, the Agent is expected to *conform strictly to the same*, unless the rates furnished by the Company are higher.

Minimum Tariff.

The "Tariff of Minimum Rates" furnished each Agent, may be taken as his guide in fixing rates on property not specifically rated.

Consult the Company when in doubt.

Whenever an Agent is in doubt, as to the proper rate to be charged in any case, he should consult the Company. His letter should explain fully the leading features of the risk, embracing the character and construction of the building, its occupancy, the exposures to it, if any, etc., and the *best rate obtainable* should be named. A diagram of the premises should also be furnished.

Report change of Rate.

When extra premium is collected, or a reduction of premium is allowed, the new rate on which the calculation is based should be reported on the form designated as the Endorsement Blank.

SHORT RATE TABLE.

TIME EXPIRED.	POLICY 1 YEAR.	POLICY 2 YEARS.	POLICY 3 YEARS.	POLICY 4 YEARS.	POLICY 5 YEARS.
1 month.	20 $\frac{1}{2}$ % c.	18 $\frac{1}{2}$ % c.	10 $\frac{1}{2}$ % c.	8 $\frac{1}{2}$ % c.	6 $\frac{1}{2}$ % c.
2 months.	80	20	15	12	10
3 "	40	26%	20	16	13 $\frac{1}{2}$
4 "	50	38 $\frac{1}{2}$	25	20	16%
5 "	60	40	30	24	20
6 "	70	46%	35	28	23 $\frac{1}{2}$
7 "	75	50	37 $\frac{1}{2}$	30	25
8 "	80	53 $\frac{1}{2}$	40	32	26%
9 "	85	56%	42 $\frac{1}{2}$	34	28 $\frac{1}{2}$
10 "	90	60	45	36	30
11 "	95	63 $\frac{1}{2}$	47 $\frac{1}{2}$	38	31%
12 "	100	66%	50	40	33 $\frac{1}{2}$
13 "		69%	52	41%	34 $\frac{1}{2}$
14 "		72 $\frac{1}{2}$	54%	43%	36%
15 "		74%	56%	44%	37 $\frac{1}{2}$
16 "		77%	58%	46%	38%
17 "		80%	60%	48%	40%
18 "		83 $\frac{1}{2}$	62%	49%	41%
19 "		86	64%	51%	43
20 "		88 $\frac{1}{2}$	66%	53%	44%
21 "		91%	68%	54%	45%
22 "		94%	70%	56%	47%
23 "		97%	72%	58%	48%
24 "		100	75	60	50
25 "			77	61%	51 $\frac{1}{2}$
26 "			79%	63%	52%
27 "			81%	65	54%
28 "			83 $\frac{1}{2}$	66%	55%
29 "			85%	68%	56%
30 "			87%	70	58%
31 "			89%	71%	59%
32 "			91%	73%	61%
33 "			93%	75	62%
34 "			95%	76%	63%
35 "			97%	78%	65%
36 "			100	80	66%
37 "				81%	68
38 "				83%	69%
39 "				85	70%
40 "				86%	72%
41 "				88%	73%
42 "				90	75
43 "				91%	76%
44 "				93%	77%
45 "				94%	79%
46 "				96%	80%
47 "				98%	81%
48 "				100	83%
49 "					84%
50 "					86%
51 "					87%
52 "					88%
53 "					90%
54 "					91%
55 "					93
56 "					94%
57 "					95%
58 "					97%
59 "					98%
60 "					100

Periods less than a month are to be charged for the same as an entire month. Thus, in cancelling a policy which has run three months and ten days, the charge would be made for four months.

ILLUSTRATION.—A Policy is issued for the term of Three Years. Amount, \$300.—Premium, \$30. At the end of 24 months the Policy is cancelled. In the Three Years column and on the line with 24 in the first column (the number of months the Policy has run), will be found 75, which is the percentage of premium earned on the Policy—75 per cent. of \$30—the amount of premium is \$22.50. The difference, \$7.50, is to be returned to the Insured.

Above Table takes the place of the one heretofore used by the Company, which was found to be inaccurate.

APPLICATIONS.

Parties soliciting insurance, should always furnish applications filled up and signed by themselves.

Remote Risks and Special Hazards. For risks at a distance from the Agency, and for all special hazards, applications will invariably be required, and they are to be submitted and approved before the insurance is made binding.

Application should be made a part of the Policy. The application should always be made a part of the policy in the following terms endorsed thereon, viz.:

Special reference being had to the Insured's Application No. . . . , which is made a portion of this policy, and a warranty on the part of the Insured.

Applications, except on special hazards, may be retained by the Agent until called for by the Company.

POLICIES AND RENEWALS.

Issuing of Policies & Renewals. Policies and Renewals are furnished to Agents in blank already numbered. They must be used in regular order, *commencing with the lowest numbers.*

Never change the Number of a Policy or Renewal. Agents are *never to change the number of a policy or renewal under any circumstances.*

Acknowledge receipt of Policies and Renewals. Policies and Renewals, when received, should be counted, *immediately receipted for to the Company,* and *carefully preserved* until used. At the close of each month, they should be counted

again, and the number on hand reported in the space assigned for that purpose on the back of the Monthly Report and Account Current.

Report Monthly
the number on
hand.

Agents will be particular to make themselves familiar with the "Classification of Hazards," and also with the terms and conditions of the Policy generally.

Policies and Renewals are to be written *immediately* after the risks have been made binding; they are then to be recorded in the Register of the Company, and *the same day* reported on the Daily Report Blanks furnished by the Company.

Policies and Re-
newals to be
written, regis-
tered and re-
ported the
same day the
Risks are
taken.

Agents are *not to make any verbal contracts*, but are to consider that a risk is not binding on the Company until the policy is issued and the premium paid.

Make no verbal
Contracts.

A policy should never be issued except in the name of the owner, or owners, of the property insured.

Issue Policy to
Owner of Prop-
erty.

In writing Policies on *Buildings*, the following particulars should be distinctly set forth in the Policy, viz.:

How Policies
should be
written.

- (1.) The MATERIAL OF THE BUILDING, and, if other than wood, whether the side and party walls are entire and rise above the roof.
- (2.) The MATERIAL OF THE ROOF, whether shingle, composition, slate, or tin; and *cornices*,—whether brick, stone, metal or wood.

- (3.) The OCCUPANCY of the building in full, stores, offices, dwellings, or whatever it may be. If a mill or manufactory, state the power used—wind, water, steam, or animal.
- (4.) The LOCATION OF THE RISK—giving number, street, town, and such other information as will clearly designate it.

Name the kinds of Property, and amount on each, and avoid ambiguities and abbreviations.

If the insurance is in part, or entirely, on property other than buildings, state in general but explicit terms *what it is*; household furniture, horses, cows, dry goods, boots and shoes, wheat, corn, groceries, or whatever it may be, naming a separate *amount on each item*, when more than one are to be covered; and *adding* all the information called for in the four preceding paragraphs, 1, 2, 3 and 4. Avoid all ambiguities and abbreviations, such as “articles,” “contents,” “ditto,” “do,” “etc.,” or “&c.,” and state in full the kind or class of property which the policy is intended to cover.

Valuations.

Valuations of property should never be inserted in the policy.

Printed Conditions.

The printed conditions of the policy must *never be waived or changed* under any circumstances.

Changes in Amount.

When a party wishes the amount of his policy increased or reduced, the Agent should cancel the policy and issue a new one for the desired sum.

Changes in Term.

When an Agent is called upon to change the term for which a risk has to run, he should cancel

the policy and issue a new one for the period named.

When two or more buildings, or a building with its contents, are covered by the same policy, a separate amount must, in all cases, be insured on each, and so also of different kinds of property in each building, as Machinery, Stock, Furniture, etc.

The insurance on *all the items* of a policy should commence and terminate at the same time. Commencement and Expiration of Policy.

Whenever a "privilege" is granted to the insured an adequate charge should be made therefor. Privileges.

Except in the case of dwellings, where, under the printed conditions of the policy, five days are allowed in any one year for incidental repairs, without notice or endorsement, permission must be endorsed on the policy for the working of carpenters, roofers, tinsmiths, gas-fitters, plumbers, or other mechanics, in building, altering, or repairing premises insured, or containing property insured. Extra premium, varying with the degree of hazard, is to be collected in such cases. Builder's Carpenter's or Mechanic's Risk.

The form of permit is as follows, viz.:

In consideration of Dollars, extra premium, permission is hereby granted for mechanics to work on and in the premises named in this policy for the term of commencing and ending at noon.

MORTGAGE INTEREST.

Policy Payable
to Mortgagee.

When property insured is mortgaged, and the insurance is to protect the interest of the mortgagee, the policy should be issued as usual in the name of the owner of the property, and the following clause endorsed thereon, viz.:

Mortgage Clause

At the request of the Insured, loss, if any, is payable to mortgagee.

A policy never should be issued direct to the mortgagee.

CONCURRENT AND NON-CONCURRENT POLICIES.

Concurrent Policies.

“Concurrent” policies cover the same identical property, under *the same divisions*, though it is not necessary that the amounts should be alike, or that they should expire at the same time.

Non-Concurrent Policies.

“Non-concurrent” policies attach differently to the same property—for example—where one policy covers a “stock of dry goods” only, while another covers “stock of dry goods and store furniture and fixtures,” under one amount; or where one covers only on the first floor of a building, while the other covers also on the second floor, without specifying a separate amount for each place. The objection to “non-concurrent” policies is, that it is difficult to settle losses under them satisfactorily, and thereby unpleasant feeling

is apt to be created between the insured and the Companies, as well as between the Companies. Decline to issue a "Non-Concurrent" Policy.
 For this reason *we always refuse to join in "non-concurrent" insurance.*

OTHER INSURANCE.

When additional insurance is effected on the property insured, the policy must always state the amount, and, so far as practicable, should give the names of the Companies, as per following form, viz. : Insurance in Other Companies.

Other insurance, concurrent with this, permitted to the extent of \$.... in the following Companies :

\$....in.....Ins. Co. of.....
 \$....in.....Ins. Co. of.....
 \$....in.....Ins. Co. of.....

It is the duty of the Agent to see that *all the policies attach alike*, and that our policy covers a specific amount on any item insured separately by any other Company. This is important, as it will help to avoid difficulty in the adjustment of losses.

TRANSFER OF POLICY.

The report of the transfer of a policy should always give a full description of the new location, with a statement of the exposures and the new rate. When the new location is more hazardous than the old one, the Agent should always be Transfer of Policy. Collect additional Premium for Increased Risk

particular to collect proper additional premium for the increased risk. See page 79 for form of transfer.

ASSIGNMENT OF POLICY.

Assignments. Agents should never consent to the assignment of a policy in advance of its actual assignment by the insured, in writing, on the same.

Define the Interest. An assignment should always *define* the *interest* held in the property by the party to whom it is made, whether as owner, mortgagee, or whatever it may be. Blank forms for assignments will be found on the back of the policy.

ENDORSEMENTS.

Endorsements. Every endorsement should be recorded in the Register *before* made on the policy, as otherwise it may be forgotten. Care should be taken to date and sign every endorsement, and to *report* **Report promptly in proper form.** *the same promptly* on the Endorsement Blank.

Agents must never make an endorsement on a policy *after a fire, and pending the settlement of the loss.* **Pending Settlement of Loss.** The policy should remain exactly as it was before the fire occurred.

Change of Term or Amount. The *term* or *amount* of a policy should never be varied by endorsement. When changes in these particulars are necessary new policies should be issued.

OPEN POLICY.

Where considerable insurance is taken for short terms on grain, and other merchandise, held on storage awaiting shipment, the Company will furnish the Agent on application with an Open Policy Book, designed especially for such risks, and which is intended to relieve him from the labor of issuing a policy in each case. The Open Policy Book is issued direct from the office of the Company, is in the name of the Agent, and is to be retained by him.

Open Policy for
convenience
of Agents.

Issued by the
Company di-
rect to Agent

The Company also furnishes certificates to be used in connection with the Open Policy Book. These certificates are for customers, and, after being filled up and signed by the Agent, are to be given to them as evidence that they are insured. Each time an insurance is effected, the particulars are to be entered on the Open Policy Book, in accordance with the printed headings of same, and a certificate is to be issued to the party insured.

Open Policy
Certificates.

The certificates are numbered, before being sent to the Agent, and their numbers must never be changed.

Certificates
Numbered.

The entries on the Open Policy Book are to be numbered in regular consecutive order, and *each must bear the same number as its corresponding certificate*. Open Policy Certificates must be

Entries on Ope
Policy.

accounted for the same as policies, and preserved with equal care.

Charge Short
Rates.

For risks taken under the Open Policy, *short rates must invariably be charged* according to the table on page 39.

Report the Risks
in the usual
way.

The risks must be reported daily in the usual way, on the regular Daily Report Blanks, and the descriptions of them must be as full and complete as though the insurance had been effected under the regular policies.

Risks limited to
four months.

When the insurance offered is for a term exceeding four months, as well as for all ordinary risks, the regular policy is to be used.

Open Policy for
Merchandise
Risks only.

Buildings are not to be insured under the Open Policy, as the form is adapted only for risks on merchandise.

Recording the
Entries in
Register.

The entries should be recorded in the Register *before* they are made on the Open Policy Book. They are liable to be overlooked if entered on the Open Policy Book first.

CANCELMENT OF POLICIES.

Always take Re-
ceipt on Policy.

When a policy is canceled at the request of the insured, the Agent will charge for the time, according to the table of short rates, and return the balance ; but if a policy is canceled at the instance of the Company or the Agent, the premium may be returned for the unexpired time in the same

proportion as originally charged. *In all cases a receipt must be taken from the party insured, on the policy itself, acknowledging cancelment and amount of premium returned.* A blank form for the receipt is printed on the back of the policy.

The Agent should be particular to forward to the Company a copy of the cancellation receipt *on the same day it is taken*, using for the purpose the Endorsement Blank.

Forward copy of
Receipt
promptly.

The Agent will credit the Company with Commission on return premium, and *send the canceled policies* with the Monthly Account in which the return premium under them is charged.

Return Commis-
sion.

When an Agent cancels a policy "pro-rata," he should *always note on the policy the reason for not charging the short rate.*

Pro-Rata Can-
cellation.

LOST POLICIES.

In case the insured loses his policy, it is not necessary that he should have a "duplicate." A new policy may be issued at expiration of the risk, and, in the meantime, the entry of the policy on the Agent's Register, and the record at the office of the Company, are sufficient evidence to prove the fact of the insurance. Besides, our policies are numbered before they come to us from the printer, and we do not have any for "duplicates."

Decline to give
Duplicates for
Lost Policies.

EXPIRATION OF POLICIES.

Hold the good
Risks.

Agents should see that customers are notified *early* of the time when their policies will expire. They should watch their business closely, and "*hold fast to that which is good.*" Under no circumstances, however, is a policy to be continued on an objectionable risk.

RENEWAL RECEIPTS.

Renewal Re-
ceipts.

Renewal Receipts are only to be used to continue in force Policies issued for one year or less, and which remain the same as when first written. In other cases new policies must be given in their stead, such as when the risk is one originally taken for a longer period than a year, or the character of the hazard has changed, or the original amount of the policy has been increased or reduced, or the property has a new owner.

AGENT'S FEES.

Policy and Sur-
vey Fees.

The following fees may be collected *from the insured*, and retained by the Agent, or they may be waived at his discretion, viz.:

Policy Fee—One Dollar ; Survey Fee—Fifty Cents.

They must never be charged to the Company, nor appear in the Monthly Account.

FORMS

FOR

POLICIES AND ENDORSEMENTS.

It is impossible to furnish Forms of Policies or Endorsements for *all* cases. The best that can be done is to give forms for general use, and it is hoped that where those on the following pages will not apply, they may suggest appropriate divisions and wordings.

If an Agent is ever in doubt as to the proper form for a Policy or Endorsement, he should consult the Company.

DWELLING HOUSE AND HOUSEHOLD FURNITURE.

- \$2500** On his two story frame metal-roofed Dwelling House, and additions thereto attached, situate on the north side of Portland Street, about one hundred feet west of Hanover Street, in Portland, Maine.
- 1000** On his Household Furniture, and Family Stores contained therein.
- 500** On Wearing Apparel of himself and family contained therein.
- 200** On his Printed Books contained therein.
- 100** On his Pictures and Engravings, with their Frames, contained therein. Loss on any Picture or Engraving in no case to exceed its cost to the Insured.

\$300 On his Piano contained therein.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

FARM PROPERTY.

\$1500 On his two story frame, shingle-roofed, Dwelling House, and additions thereto attached.

500 On his Household Furniture and Family Stores contained therein.

300 On Wearing Apparel of himself and family contained therein.

100 On his Printed Books contained therein.

300 On his frame Barn, situate about twenty rods in a southerly direction from said dwelling.

300 On his Hay, Grain, and Straw, contained therein.

100 On his Farming Utensils and Tools, in use, contained therein.

500 On his Live Stock contained therein.

In case of loss, not exceeding \$50 is to be paid on any one head of neat cattle, or \$100 on any one horse.

The foregoing described property being situate on the farm of the Insured, about one mile south of Bethlehem village, on the road leading to Franconia, in Grafton County, New Hampshire.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

BRICK STORE AND STOCK.

\$2500 On his three story brick, metal-roofed, Building situate on the west side of Main Street, the second building south of Elliot Street, in Brattleboro, Windham County, Vermont, and occupied as follows, viz.:

First Floor.—Dry Goods Store ; by the Insured.

Second Floor.—Offices.

Third Floor.—Photographic Gallery.

2000 On his Stock of Dry Goods contained therein.

450 On his Store Furniture contained therein.

50 On his Safe contained therein.

Above building has a metal cornice ; and the side walls are entire, rising three feet above the roof.

Special reference being had to the Insured's Application No. which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$3000, in the Ætna Insurance Company of Hartford, Conn.

BRICK OMNIBUS BLOCK.

\$5000 On his three story brick, gravel-roofed, Building, known as "The Masonic Hall Block," situate on the corner of Main and State Streets, in North Adams, Berkshire County, Mass., occupied as follows, viz. :

First Floor.—No. 1, Bank.

No. 2, Dry Goods Store.

No. 3, Clothing Store.

Second Floor.—Offices.

Third Floor.—Masonic Lodge Rooms.

Above building has a metal cornice; and the side walls are entire, rising three feet above the roof.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$10,000, in the following Companies, viz.:

\$4000 in German-American Insurance Company of New York. \$3000 in *Ætna* Insurance Company of Hartford, Conn. \$3000 in Phoenix Insurance Company of Hartford, Conn.

NOTE.—If the stores in a block are separated by fire walls, making two or more distinct risks, a separate amount must be named on each.

FRAME STORE AND STOCK.

\$2000 On his two story frame, shingle-roofed, Building, occupied by him as a Country Store, situate on the west side of Main Street, in Washington, Kent County, Rhode Island.

\$1500 On his stock of Dry Goods, Groceries, and other Merchandise, such as is usually kept in Country Stores, contained therein.

Privilege is hereby granted to keep for sale, not to exceed twenty-five lbs. of powder in metal canisters; the same not to be handled by artificial light.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

ACADEMY OR SCHOOL.

\$2500 On the three story brick, metal-roofed, Building, occupied as a School, and known as the Literary Institute, situate on the west side of Main Street, in Reading, Berks County, Penn.

1250 On School Furniture contained therein.

500 On Library of Printed Books contained therein.

500 On Philosophical Apparatus contained therein.

250 On collection of Minerals and Curiosities contained therein.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$10,000, in the following Companies, viz.:

\$5000 in *Ætna Insurance Company* of Hartford, Conn. **\$5000** in *Phoenix Insurance Company* of Hartford, Conn.

BLACKSMITH SHOP.

\$300 On his one story frame, shingle-roofed, Building, occupied by him as a Blacksmith Shop, situate on the south side of State Street, about fifty feet east of Court Street, in Sherburne, Chenango County, New York.

250 On his Anvils, Bellows, and other Implements and Tools, contained therein.

150 On his Stock of Iron and Steel, and Work finished and unfinished, contained therein.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

CHURCH.

\$4000 On the brick, slate-roofed, Building, occupied for religious purposes, and known as the First Baptist Church, situate on the west side of South Main Street, opposite Park Street, in Orange, Essex County, New Jersey.

2000 On Pews, Pulpit, Gas Fixtures, Carpets, and other Church Furniture, contained therein.

500 On Organ contained therein.

200 On Chime of Bells in the Tower.

100 On Clock in the Tower.

700 On the following described property in the Sunday School rooms in above building, viz. :

300 On Furniture and Fixtures.

100 On Cabinet Organ.

300 On Sunday School Library of Printed Books.

Special reference being had to the Insured's Application No. which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$15,000, in the following Companies, viz. :

\$7500 in the *Ætna Insurance Company of Hartford, Conn.* \$7500 in *Phoenix Insurance Company of Hartford, Conn.*

NOTE.—Where there is expensive Fresco Work, it must be insured separate from the building. Organs and Fresco Work should be charged $\frac{1}{2}$ % additional per annum, as they are far more liable to serious damage than the building.

COTTON IN WAREHOUSE.

\$10,000 On Cotton in bales, contained in the one story brick, metal-roofed, Building, occupied for the storage and pressing of Cotton, and known as the "Mutual Cotton Press and Warehouse," on the square, bounded by St. Martin, Smith, Main, and Elliot Streets, Memphis, Tenn.

Special reference being had to the Insured's Application No. which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$10,000, in the following Companies, viz. :

\$5000 in Ætna Insurance Company of Hartford, Conn. **\$5000** in Phoenix Insurance Company of Hartford, Conn.

DRUG STOCK.

\$3000 On his retail Stock of Drugs, Paints, Oils, Glass Fancy Goods, and similar Merchandise.

200 On his Glass Jars and Bottles.

300 On his Soda Fountain.

200 On his Store Furniture and Fixtures, including Show Cases.

50 On his Safe.

All contained in the three story brick, metal-roofed, Building, occupied as a retail Drug Store, and for Offices, situate on the corner of Front and Cherry Streets, in Plainfield, Union County, New Jersey.

Privilege is hereby granted to keep for sale, not to exceed ten gallons, in all, of Benzine and Naphtha; the same not to be handled by artificial light.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

HOTEL.

\$2500 On his three story brick, slate-roofed, Building, occupied by him as a Hotel, and known as the Washington House, situate on the south-east corner of Cherry and Second Streets, in Plainfield, Union County, New Jersey.

2500 On his Hotel Furniture contained therein, as per his Schedule on file with this Company.

Privilege is hereby granted to have the following occupancies on ground floor of building, viz. :

Retail Drug Store, Barber Shop, Telegraph Office, Railroad Ticket Office, and Book Store.

Special reference being had to the Insured's Application No.....which, with his Schedule of Furniture, is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$5000, in the Phoenix Insurance Company of Hartford, Conn.

NOTE.—When insuring Hotel Furniture, always have the applicant furnish a Schedule of the property.

LIVERY STABLE.

\$1500 On his two story brick, metal-roofed, Building, occupied by him as a Livery Stable, situate on the east side of South Fourth Street, about 100 feet north of South Street, in Philadelphia, Penn.

1000 On his ten horses, not exceeding \$100 on any one.

- \$500** On his Gray Trotting Mare "Belle."
500 On his Black Stallion "Kaiser."
1000 On his four Double Carriages, not exceeding \$250 on any one.
500 On his five Single Buggies, not exceeding \$100 on any one.
500 On his Hay, Grain, Straw, and Feed.
 All contained in the above described Livery Stable.
 Warranted by the Insured, that all lights shall be in close glass lanterns, and that no smoking shall be allowed inside said stable.
 Special reference being had to the Insured's Application No..... which is made a portion of this policy, and a warranty on the part of the Insured.

NOTE.—Always limit the liability of the Company to a certain specified sum on each horse and carriage. High priced animals should be charged more than ordinary stock, as their value is apt to be very materially diminished by slight injuries, which would not at all affect the latter.

LUMBER YARD.

- \$5000** On his Stock of Lumber, Shingles, and Lath, contained in the premises known as Brown's Lumber Yard, situate on the south-east corner of Front and Calvert Streets, in Wilmington, Delaware, applying as follows, viz.:
2500 On said Stock piled on north side of Yard.
2500 On said Stock piled on south side of Yard.
400 On his frame Office Building at entrance of Yard, on Main Street.
50 On his Office Furniture and Fixtures contained therein.
50 On his Safe contained therein.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$5500, in the Hartford Insurance Company of Hartford, Conn.

NOTE.—Lumber Yards are frequently of such size that they embrace several distinct divisions. Each division constitutes a risk by itself, and must be specifically insured, or the average clause must be inserted in the policy.

PHOTOGRAPHIC GALLERY.

\$500 On his Photographic Stock and Materials.

150 On his Photographic Implements.

200 On his Two Cameras, not exceeding \$100 each.

300 On his Furniture and Fixtures.

200 On his Negatives ; in case of loss, no Negative to be estimated beyond the value of the plain glass.

All contained on the third floor of the three story brick, metal-roofed, Building, occupied on the first floor as a Grocery Store, and on the second floor for Offices, situate No. 25 South Calvert Street, in Baltimore, Md.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

PRINTING OFFICE.

\$1000 On his Printing Presses.

1500 On his Metal and Wood Type, Wood Cuts, Stereotype and Electrotpe Plates, Rules, Leads, Imposing Stones, and all Implements in use, necessary to his business as a printer.

\$500 On his Type Racks, Stands, Cabinets, Cases, and other Printing Office Furniture.

1000 On his Stock of Paper, Card Board, Printer's Ink, and Materials.

50 On his Office Furniture and Fixtures.

50 On his Safe.

All contained on the second and third floors of the three story brick, metal-roofed, Building, occupied on the first floor as a Dry Goods Store, situate on the north side of Baltimore Street, the third door west of North Liberty Street, in Cumberland, Alleghany County, Md.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

NOTE.—Where benzine is used for cleaning type, the quantity must be limited to not exceeding one day's supply.

TOBACCO IN WAREHOUSE.

\$10,000 On his Leaf Tobacco in hogsheads contained in the one story brick building, occupied for the storage of Tobacco, and known as the "Washington Warehouse," situate on the south side of Canal Street, east of south Eighth Street, in Richmond, Va.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

BREWERY AND MALT HOUSE.

\$1500 On his three-story brick, slate-roofed, Building, occupied by him as a Brewery and Malt House, situate on the west side of Pearl Street, south of Church Street, in Cleveland, Ohio.

\$1000 On his Machinery contained therein.

1000 On his Steeping Tubs, Vats, Tanks, Hose, a Tools and Implements used in the busine contained therein.

1250 On his Stock, manufactured, unmanufactured, a in process of manufacture, contained therein.

250 On his one story brick, metal-roofed, Building, c cupied as a Boiler and Engine House, situate in rear of, and adjoining, said Brewery and M House.

250 On his Boiler and Engine contained therein.

500 On his two story brick, metal-roofed, Building, c cupied as a Storehouse, situate about ten feet east of said Brewery and Malt House.

1000 On his Stock, manufactured, unmanufactured, a in process of manufacture, contained therein.

100 On his two story frame, shingle-roofed, Buildin occupied as a Cooper Shop, situate about fifteen feet in rear of said Brewery and Malt Hous

50 On his Stock of Barrels, Casks, Staves, Headin, and Lumber, contained therein.

250 On his frame, shingle-roofed, Building, occupied a Stable, situate about twenty-five feet west said Brewery and Malt House.

200 On his Four Horses, not exceeding \$50 on a one, contained therein.

100 On his Wagons contained therein.

50 On his Hay and Grain contained therein.

Special reference being had to the Insured's Application No... which is made a portion of the policy, and a warranty on the part of the Insure

Other insurance concurrent with this permitted, the extent of \$22,500, in the following Companies viz. :

\$7500 in Aetna Insurance Company of Hartford, Conn. **\$5000** in Phoenix Insurance Company of Hartford, Conn. **\$5000** in Hartford Insurance Company of Hartford, Conn. **\$5000** in German-American Insurance Company of New York.

CARRIAGE AND WAGON SHOP.

- \$1500** On his three story frame, metal-roofed, Building, occupied as a Carriage and Wagon Shop, situate on the west side of Main Street, north of Water Street, in Princeton, Gibson County, Indiana.
- 1000 On his Stock, manufactured, unmanufactured, and in process of manufacture, contained therein.
- 200 On his Tools contained therein.
- 50 On his Office Furniture and Fixtures contained therein.
- 50 On his Safe contained therein.
- 250 On his two story frame, shingle-roofed, Building, occupied as a Paint Shop, situate about fifty feet in rear of said Carriage and Wagon Shop.
- 250 On his Stock of Carriages and Wagons, finished and in process of finishing, contained therein.
- 50 On his Stock of Paints, Oils, and Varnish, contained therein.
- 25 On his Tools contained therein.
- 250 On his one story frame, shingle-roofed, Building, occupied as a Blacksmith Shop, situate ten feet east of said Carriage and Wagon Shop.
- 250 On his Anvils, Bellows, and other Implements and Tools, contained therein.

\$125 On his Stock of Iron and Steel, and Work finished and unfinished, contained therein.

1000 On his two story frame, metal-roofed, Building, occupied as a Carriage and Wagon Repository, situate one hundred feet west of said Carriage and Wagon Shop.

2000 On his Stock of Carriages and Wagons contained therein.

500 On his Materials and Supplies contained therein.

Warranted by the Insured, that Shavings, and Oily and Paint Rags, are to be removed every night to a safe distance from the buildings; that Varnish, Turpentine, and Oils, are to be kept in secure metal cans; and that no Benzine, or Benzine Varnish is to be stored in any of the buildings named, excepting one day's supply allowed in Paint Shop.

Special reference being had to the Insured's Application No. which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$15,000, in the following Companies, viz. :

\$7500 in Aetna Insurance Company of Hartford, Conn. **\$7500** in Phoenix Insurance Company of Hartford, Conn.

COTTON OR WOOLEN MILL.

\$2500 On his four story brick, metal-roofed, Building, occupied as a Cotton mill, situate on the Pawtucket Canal, in Lowell, Mass., and known as the "Washington Mills."

1500 On his fixed Machinery, consisting of Line Shafting, Wheel, and Main Belt, contained therein.

\$250 On his Steam, Gas, and Water Pipes, Scales, Tools and Implements, contained therein.

1000 On his Stock, manufactured, unmanufactured, and in process of manufacture; and on Stock Supplies, contained therein.

25 On his Office Furniture and Fixtures contained therein.

25 On his Safe contained therein.

300 On his two story brick, metal-roofed, Building, occupied as a Picker House, situate ten feet south of said Mill.

300 On his Machinery contained therein.

250 On his Stock, manufactured, unmanufactured, and in process of manufacture, contained therein.

300 On his one story brick, metal-roofed, Building occupied as a Boiler and Engine House, adjoining said Mill.

500 On his Engine and Boilers contained therein.

300 On his two story brick, metal-roofed, Building, occupied as a Storehouse, situate fifty feet east of said Mill.

500 On his Stock, manufactured, unmanufactured, and in process of manufacture; and on Stock Supplies, contained therein.

Special reference being had to the Insured's Application No... which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$40,000, in the following Companies, viz. :

\$10,000 in *Ætna Insurance Company of Hartford, Conn.* \$10,000 in *Phoenix Insurance Company of Hartford, Conn.* \$10,000 in *Hartford Insurance Company of Hartford, Conn.* \$5000 in *Franklin Insurance Company of Philadelphia, Pa.* \$5000 in *Pennsylvania Insurance Company of Philadelphia, Pa.*

FLOURING MILL OR GRAIN ELEVATOR.

\$2000 On his three story brick, metal-roofed, Building, occupied as a Steam Power Flouring Mill, situated near Seventh Street, on the Canal, at the Falls of St. Anthony, Minneapolis, Minn.

1000 On his Machinery contained therein.

1000 On his Stock contained therein.

500 On his one story brick, metal-roofed, Building, occupied as an Engine and Boiler House, situate adjoining said Mill.

500 On his Engine and Boiler, contained therein.

Warranted by the Insured, that all lights in the Mill, outside of the office, shall be in close glass lanterns, the same to be filled and trimmed by daylight only; that no Kerosene Oil below the standard of 110 degrees will be used, nor any Lubricating Oils not standing a fire test of at least 250 degrees Fahrenheit.

Special reference being had to the Insured's Application No..... which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$5000, in the German-American Insurance Company of New York.

MACHINE SHOP AND FOUNDRY.

- \$2000** On his two story brick, slate-roofed, Building, occupied as a Machine Shop, situate on the south side of Fulton Street, west of Union Street, in Chicago, Ill.
- 1500** On his Machinery, Machines, Shafting, Pulleys, Hangers, and Belting, contained therein.
- 1000** On his Stock, manufactured, unmanufactured, and in process of manufacture, contained therein.
- 150** On his Patterns in use contained therein.
- 100** On his Steam, Gas, and Water Pipes, contained therein.
- 50** On his Tools contained therein.
- 750** On his one story stone, gravel-roofed, Building, occupied as a Foundry, situate ten feet east of said Machine Shop, and marked No. 2 on diagram.
- 250** On his Stock, manufactured, unmanufactured, and in process of manufacture, contained therein.
- 100** On his Patterns and Flasks in use, contained therein.
- 25** On his Tools contained therein.
- 300** On his one story brick, metal-roofed, Building, occupied as a Pattern Shop, situate fifty feet south of said Foundry, and marked No. 3 on diagram.
- 100** On his Machinery contained therein.
- 50** On his Stock of Patterns manufactured, and in process of manufacture, and on Lumber, contained therein.
- 25** On his Tools contained therein.

- \$200** On his one story brick, slate-roofed, Building, occupied as an Engine and Boiler House, situate ten feet south of said Machine Shop, and marked No. 4 on diagram.
- 200 On his Engine, and Boiler, contained therein.
- 200 On his one story brick, metal-roofed, Building, occupied as a Pattern Storehouse, situate five feet east of said Foundry, and marked No. 5 on diagram.
- 100 On his Patterns in use contained therein.
- 200 On his two story frame, gravel-roofed, Building, occupied as a Storehouse, situate fifty feet west of said Machine Shop, and marked No. 6 on diagram.
- 200 On his Stock of Iron, Lumber, and Coal, contained therein.
- Special reference being had to the Insured's Application No. which is made a portion of this policy, and a warranty on the part of the Insured-
- Other insurance concurrent with this permitted, to the extent of \$15,000, in the following Companies, viz. :
- \$5000** in *Ætna Insurance Company of Hartford, Conn.* **\$5000** in *Phoenix Insurance Company of Hartford, Conn.* **\$5000** in *Hartford Insurance Company of Hartford, Conn.*

PAPER MILL.

- \$1500** on his three story brick, slate-roofed, Building, occupied as a Water Power Paper Mill, situate on the west side of Connecticut River, at Windsor Locks, Hartford County, Conn.

\$1250 On his Machinery, Shafting, Belting, Pulleys, and Hangers, contained therein.

1000 On his Rotary Boilers contained therein.

200 On his Steam and Water Pipes, Racks for drying Paper, and Fixtures, contained therein.

1000 On his Stock, manufactured, unmanufactured, and in process of manufacture, and Stock Supplies contained therein.

50 On his Tools contained therein.

250 On his frame, slate-roofed, Building, occupied as a Storehouse, situate one hundred feet east of said Mill.

1000 On his Stock, and Supplies for the Mill, contained therein.

Warranted by the Insured, that the storage of Rags in said Mill shall be limited to one day's supply; that all lights shall be in close glass lanterns, the same to be filled and trimmed by daylight only; and that no Kerosene Oil below the standard of 110 degrees shall be used.

Special reference being had to the Insured's Application No. which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$18,125, in the following Companies, viz. :

\$6250 in *Ætna Insurance Company of Hartford, Conn.* **\$6250** in *Phoenix Insurance Company of Hartford, Conn.* **\$3125** in *National Insurance Company of Hartford, Conn.* **\$2500** in *German-American Insurance Company of New York.*

PORK HOUSE.

\$3000 On his two story brick, metal-roofed, Building, occupied as a Pork House, situate on the south side of South Canal Street, west of Sycamore Street, in Cincinnati, Ohio.

500 On his Machinery contained therein.

500 On his Tubs, Tanks, Steam Pipes, Coolers, and Dryers, contained therein.

200 On his Tools, Implements, Scales, Trucks, and Guide Ways, contained therein.

5000 On his Stock of Hogs, Hog Product, Salt, and Cooperage, contained therein.

400 On his one story brick, metal-roofed, Building, occupied as an Engine and Boiler House, situate adjoining said Pork House.

400 On his Engine and Boiler contained therein.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$40,000, in the following Companies, viz. :

\$10,000 in *Ætna Insurance Company of Hartford, Conn.* \$10,000 in *Hartford Insurance Company of Hartford, Conn.* \$10,000 in *Phoenix Insurance Company of Hartford, Conn.* \$5000 in *National Insurance Company of Hartford, Conn.* \$5000 in *German-American Insurance Company of New York.*

In consideration of the sum of . . . Dollars, privilege is hereby granted for slaughtering, rendering, and smoking, to be done on the premises herein mentioned, for the term of three months, beginning on the first day of December, 1877, and ending on the first day of March, 1878, at noon.

NOTE.—Where no privilege is granted, the following stipulation must be inserted in policy, viz. :

It is a condition of this insurance, that the premises herein mentioned, shall be occupied only as a Warehouse during the term of this policy.

ROLLING MILL.

\$3000 On their frame, slate-roofed, Building, occupied as a Rolling Mill, and known as "The Scofield Rolling Mill," situate on the west side of Second Street, south of Cherry Street, in St. Louis, Mo.

1500 On their Machinery, Shafting, Belting, Pulleys, Hangers, Heating and Puddling Furnaces, Cranes, and Blowers, contained therein.

1200 On their Engines and Boilers contained therein.

250 On their Steam, Water, Gas, and Blast Pipes, contained therein.

1500 On their Stock, manufactured, unmanufactured and in process of manufacture, contained therein.

50 On their Tools contained therein.

Special reference being had to the Insured's Application No. which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$40,000, in the following Companies, viz. :

\$7500 in *Ætna Insurance Company of Hartford, Conn.* \$5000 in *Phoenix Insurance Company of Hartford, Conn.* \$5000 in *Hartford Insurance Company of Hartford, Conn.* \$2500 in *National Insurance Company of Hartford, Conn.* \$2500 in *Connecticut Insurance Company of Hartford, Conn.* \$5000 in *German-American Insurance Company of New York.* \$5000 in *Franklin Insurance Company of Philadelphia, Pa.* \$5000 in *Insurance Company of North America, Philadelphia, Pa.* \$2500 in *Pennsylvania Insurance Company of Philadelphia, Pa.*

SAW OR PLANING MILL.

- \$1000 On his frame, metal-roofed, Building, occupied by him as a Steam Power Saw Mill, and known as Johnson's Mill, situate on Saginaw River, near Eleventh Street, in Bay City, Mich.
- 2000 On his Machinery, Shafting, Pulleys, Belting, Gearing, and Saws, contained therein.
- 400 On his Stock contained therein.
- 100 On his Tools contained therein.
- 500 On his stone, metal-roofed, Building, occupied as an Engine and Boiler House, situate in rear of and adjoining said Mill.
- 1000 On his Engine and Boilers contained therein.
- 1000 On his Stock of Sawed Lumber, piled in the yard east of said Mill.
- 1000 On his Stock of Sawed Lumber, piled in the yard south of said Mill.

Warranted by the Insured, that a clear space of at least two hundred feet shall be maintained between the said Mill and piles of Lumber.

Special reference being had to the Insured's Application No. which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$14,000, in the following Companies, viz. :

\$5000 in Phoenix Insurance Company of Hartford, Conn. \$3500 in Hartford Insurance Company of Hartford, Conn. \$3500 in National Insurance Company of Hartford, Conn. \$2000 in Franklin Insurance Company of Philadelphia, Pa.

TANNERY.

- \$1000** On his frame, slate-roofed, Building, occupied as a Steam Power Tannery, situate on the Milwaukee River, north of Dock Street, in Milwaukee, Wis.
- 500** On his Machinery, Shafting, Belting, and Gearing, contained therein.
- 100** On his Steam and Water Pipes contained therein.
- 100** On his Tools, Scales, and Tables, contained therein.
- 1500** On his Stock of Hides and Leather, raw, wrought and in process of manufacture, contained therein.
- 100** On his Oils, Tallow, and other Materials used in the business, contained therein.
- 400** On his one story brick, slate-roofed, Building, occupied as an Engine and Boiler House, situate in rear of and adjoining said Tannery.
- 500** On his Engine, Boilers, and Pumps, contained therein.
- 250** On his two story brick, slate-roofed, Building, occupied for grinding bark, situate in rear of and adjoining said Tannery.

\$50 On his Bark Mill contained therein.

500 On his Stock of Bark under shed, one hundred feet east of said Tannery.

Special reference being had to the Insured's Application No. which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$10,000, in the following Companies, viz. :

\$5000 in *Ætna Insurance Company of Hartford, Conn.* \$2500 in *German-American Insurance Company of New York.* \$2500 in *Franklin Insurance Company of Philadelphia, Pa.*

TOBACCO FACTORY.

\$1500 On his four story brick, metal-roofed, Building, occupied by him as a——(insert here Plug, or Smoking, as the case may be), Tobacco Factory, situate on the east side of Ninth Street, between Green and Jefferson Streets, Louisville, Kentucky.

1000 On his Stock, manufactured, unmanufactured, and in process of manufacture, contained therein.

1000 On his Machinery, Presses, Cutters, Moulds, and Licorice Kettles, contained therein.

250 On his Drying Trays, and Tools and Implements, contained therein.

250 On his Gas, Steam, and Water Pipes, contained therein.

500 On his one story brick, metal-roofed, Building, occupied as an Engine and Boiler House, situate east of and adjoining said Factory.

500 On his Engine and Boilers contained therein.

Special reference being had to the Insured's Application No.....which is made a portion of this policy, and a warranty on the part of the Insured.

Other insurance concurrent with this permitted, to the extent of \$15,000, in the following Companies, viz.:

\$5000 in Ætna Insurance Company of Hartford, Conn. \$5000 in Phoenix Insurance Company of Hartford, Conn. \$2500 in National Insurance Company of Hartford, Conn. \$2500 in German-American Insurance Company of New York.

AVERAGE OR CO-INSURANCE CLAUSE.

It is understood and agreed, that, in case of loss under this policy, this Company shall be liable only for such proportion of the whole loss, as the amount of this insurance bears to the cash value of the whole property, herein described, at the time of fire.

BUILDER'S, CARPENTER'S OR MECHANIC'S RISKS.

In consideration of....Dollars, extra premium, permission is hereby granted for Mechanics to work on and in the premises named in this policy, for the term of.... days, commencing.....and endingat noon.

CANCELLATION OF POLICY.

In consideration of.... Dollars, return premium, the receipt of which is hereby acknowledged, this Policy is cancelled and surrendered to the HOME INSURANCE COMPANY.

NOTE.—The receipt must be taken on the Policy itself, and be signed by the Insured. This form is printed on the back of our Policies.

PRIVILEGE TO KEEP FIREWORKS FOR SALE.

In consideration of . . . Dollars, extra premium, privilege is hereby granted to keep Fireworks for sale, for the term of . . . days, commencing and ending at noon.

NOTE.—The additional charge to be made is *one-half of one per cent. on the amount of the Policy*, for a month or less.

INCREASE OF RISK.

The risk having been increased by—(state here full particulars of the additional hazard)—this Policy is continued in force, in consideration of the payment of . . . Dollars, extra premium.

PRIVILEGE TO USE KEROSENE OIL FOR LIGHTS.

Privilege is hereby granted to use for lights, Kerosene Oil of the standard quality of 110 degrees, the Oil to be drawn, and the lamps to be filled and trimmed, by daylight only.

NOTE.—Our Policy allows Kerosene Oil, of standard quality, for lights in Dwellings, Stores, Churches, and School-houses, without requiring special permission for its use to be endorsed on the policy. In other cases, the permission is necessary.

PRIVILEGE FOR STORAGE AND SALE OF POWDER.

Privilege is hereby granted to keep for sale, not to exceed twenty-five lbs. of Powder, in metal canisters; the same not to be handled by artificial light.

MORTGAGE CLAUSE.

At the request of the Insured, Loss, if any, is payable to mortgagee.

PRIVILEGE FOR NIGHT WORK IN COTTON OR WOOLEN MILLS.

In consideration of....Dollars, extra premium, privilege is hereby granted to run the above described Cotton (or Woollen) Mill—(insert here, until 10 P. M., 12 P. M., or all night, as the case may be), for the term of..... months, commencing on the.....day of..... and ending on the.....day of....., it being understood and agreed that a watchman shall be kept in every room where shafting and belting are running, and the machinery is not at work.

NOTE.—For running any portion of Machinery, extra hours, the entire year, charge as follows, viz. :

Until 10 P. M., one-fourth of annual rate additional.
 " 12 " one-half " " "

When Mill is run all night, the rate is to be doubled.

When privilege is desired for a shorter period than one year, the extra charge must be made according to the scale of short rates. Fractions of months are to be considered as full months.

PRIVILEGE FOR SLAUGHTERING, RENDERING, AND SMOKING.

In consideration of the sum of....Dollars, privilege is hereby granted for Slaughtering, Rendering and Smoking, to be done in the premises herein mentioned, for the term of....days, commencing on the.....day of.....and ending on the.....day of.....at noon.

PRIVILEGE FOR STEAM THRESHING.

In consideration of....Dollars, extra premium, permission is hereby granted to do Threshing by Steam Power for the term of.....commencing.....and ending.....

at noon. This permission is granted subject to the terms, conditions and restrictions of the policy to which this form is attached; and it is also understood and agreed that the following requirements shall be observed on the part of the insured, viz. :

1st.—While there is fire in the furnace of the engine, it shall not be located within fifty feet of any building or stack; no combustible litter shall be allowed to collect or remain within fifteen feet of the furnace; a mesh or screen of wire, in perfect order, and of the best kind for arresting sparks, shall constantly and completely cover the top of the smoke stack; a competent watchman shall be in constant attendance upon the furnace, and at least three pails, filled with water and ready for use, shall be kept within ten feet of the furnace.

2d.—The Boiler and Furnace shall be in good condition, and furnished with all modern appliances for safety against fire.

3d.—The Engine shall not be run when the wind is blowing from the furnace towards the stacks or barns.

Violation or non-observance of any of these conditions or restrictions will render this policy absolutely void.

NOTE.—The use of Steam for Threshing, is attended with very great hazard to the stacks of grain, and to the surrounding barns and buildings, and we grant the privilege only on payment of additional premium, and on compliance with the stipulations contained in above Form. There shall be charged for each Steam Threshing permit, a rate of not less than fifteen cents for each year or fractional part of a year, on each one hundred dollars on the buildings and their contents exposed within one hundred feet of the furnace, or within one hundred feet of any building so exposed by the furnace.

PRIVILEGE FOR OTHER INSURANCE.

Other insurance concurrent with this permitted, to the extent of \$, in the following Companies, viz.:

\$ in Ins. Co. of
 \$ in Ins. Co. of
 \$ in Ins. Co. of

TRANSFER OF POLICY.

(BUILDING.)

This Policy is hereby transferred to cover the (describe building), situate (describe location), the same being occupied as follows, viz. : (state occupancy in full).

TRANSFER OF POLICY.

(MERCHANDISE AND OTHER PERSONAL PROPERTY).

This Policy is hereby transferred to cover the within described property, now contained in the (describe building), situate (describe location), the same being occupied as follows, viz. : (state the occupancy in full).

NOTE.—When the premises to which the Policy is transferred are more hazardous than the old location, be particular to collect proper additional premium.

DAILY REPORTS.

Report promptly Every risk must be reported to the Company *the same day it is taken*, and a separate Daily Report Blank must be used for each Policy or Renewal.

A separate blank for each Policy or Renewal.

Copy the written portion of Policy. The Daily Report Blank must contain an *exact copy of the written portion of the policy*, with full and definite answers to all the questions.

Reporting Endorsements. All subsequent Endorsements on policies are also to be reported the same day they are made, on the blanks provided for that purpose.

The attention of every Agent is called especially to the following instructions, in detail, as to the way in which the Daily Report Blank should be filled up.

Instructions in detail. Head the Report with name of your Agency (giving State), date when risk written and Report mailed; mention No. of Policy, and Renewal (if any), amount of premium, name of insured and residence, and sum covered. Give full copy of written portion of policy—last year's rate (if old risk), your Local Board rate, and the rate you obtained; state term, commencement and expiration of risk; if there is other insurance, specify Companies, amounts and rates; state whether or not the written portion of all policies is the same; mention any other insurance this Company has on premises (giving Nos. of policies and their amounts). All the above to be written on the **FACE** of the Daily Report Blank, and your signature to be added at the foot in the space indicated for same.

FORM OF DIAGRAM.

This form is merely suggestive and explanatory.



Fire Walls 6 inches above roof.

" " 12 " " "

" " 18 " " "

" " 24 " " "

Interior Walls with Openings.

Solid Walls but only rising to roof.

Frame Partition.

Opening in wall with iron door.

Iron Shutters.

- | | | |
|-------|-----------|----------------------|
| X | Indicates | Shingle Roof. |
| O | " | Metal or Slate Roof. |
| ● | " | Composition Roof. |
| 1 | " | One Story Building. |
| 2 | " | Two " " |
| 3 | " | Three " " |
| W. C. | " | Wooden Cornice. |
| M. C. | " | Metal " " |
| B. C. | " | Brick " " |
| — | " | Brick or Stone. |
| — | " | Frame. |

On the OTHER SIDE, make diagram, being particular to note *occupancy* of each building shown, and all *fire walls*, or give full list of exposures (diagram preferred); and if the "HOME" has any risks exposing within 100 feet, state policy Nos. and their amounts; also give such information as you possess in answer to the printed questions.

When a risk has been specially authorized by the Company, or by one of its travelling Agents, the fact should be *stated on the Daily Report*, in terms substantially as follows, viz. :

Risks Author-
ized.

Authorized by letter from Company under date of
.....187..

or,

Authorized personally by Special Agent.....
on.....187..

Compliance with this request will avoid any misunderstanding on the part of those who examine the Daily Reports.

Before mailing the Daily Report, the Agent should *carefully compare it with both the Policy and the Register*, to be fully assured that all three agree.

Compare the
Daily Report
with Policy
and Register

If any Agent thinks that a careful and habitual attention to the foregoing points, will make him additional work, he is mistaken. It is easier and takes less time to make a correct report at first, than an incomplete and unsatisfactory one to be

Defective Reports.

supplemented by letter-writing. If a Report is defective in any particular, necessary to a proper knowledge of the risk, the Agent will be required to make a new Report or cancel the policy ; hence a faithful and critical observance of our requirements will save time, trouble and expense to all concerned.

Importance of Punctuality.

We wish to impress upon each Agent the importance of *punctuality*, as we desire to possess and review, as early as possible, reports of all risks assumed by the Company, and promptitude on the part of the Agent will greatly facilitate business at the parent office, and create a feeling of confidence and good fellowship, between him and the Company, which will be promotive of the interests of both.

Reporting Old Risks.

Old risks must be reported just as fully as new ones. The reason for this requirement is that the information is necessary, in order that we may properly classify the risks, and, as our business is so very large, old Reports cannot readily be referred to. The additional labor involved is small to the individual Agent, and it is easy for him to furnish the particulars, as he has them in his mind and before him in the Register.

Approved Risks

Risks to which no objection is made may be considered as approved. Reports that are satisfactory in all respects we simply place on file without comment.

EXPOSURES.

In all cases where the property insured would be endangered by the burning of other buildings, the proximity of such buildings must be shown on the Daily Report, or Survey, either by a written description or by a diagram. In either way of reporting, there must be stated, the *material* of which each building is composed, whether brick, stone or wood; the *kind of roof*, whether slate, metal, composition or shingle; the *occupancy in full*, and the *distance in feet between the several buildings*. Such information is essential, in order that the risks may be correctly classified.

Reporting
ExposuresInformation
required.

When there are no exposures within one hundred feet of the property insured, the word "detached" may be written in the proper column of the Daily Report.

Detached R

CLASSIFICATION OF RISKS.

The business of the Company is *carefully classified* for the purpose of ascertaining the *actual cost* of the various risks.

Classificatio
Risks.

The tables of classification represent the results of the Company's business for the entire period of its existence. *Such statistics form the scientific basis of the business of Insurance.*

Necessity for the
details required
in Daily
Reports.

The details required, touching the risks assumed are *essential* to insure accuracy in the preparation of these statistics, and we trust that our Agent will realize their bearing upon this all-important feature of the business.

REGISTER.

Recording
Policies, Re-
newals and
Endorsements.

A full and accurate transcript of the written portion of every Policy must be entered in the Policy Register at the time the Policy, or Renewal is issued, in accordance with the printed heading of the Register; and all subsequent Endorsement on policies are to be also recorded in the Policy Register.

Instructions to
be noted in
Register.

All instructions received from the Company or from its travelling Agents, are to be *noted in the Register* against the risks to which they apply so that they may not be overlooked.

MONTHLY REPORT AND ACCOUNT CURRENT.

Account Cur-
rent.

The Monthly Report and Account Current must be filled up, carefully and completely, according to the printed headings of the Blank, and forwarded to the Company at the close of each month, with remittance in full to balance, and vouchers for all charges excepting postage and exchange.

Agents are *never to send money through the mail*, but always to remit by bank draft or post office order. Remittance.

We wish it understood, that ours is entirely a *cash* business, and that the remittance must include the premiums on all risks assumed for the Company during the month, after deducting the commissions and authorized disbursements. Premiums. If the Agent has neglected to collect the premium, or has chosen to accommodate his dealers by allowing it to remain unpaid, it must be at his own risk and inconvenience. The Company can grant no extension or accommodation in this matter, as we expect to pay promptly, at maturity, all honest claims for losses.

Policies not paid for, when the time comes to report, we prefer should be cancelled, unless the Agent advances the premiums himself. Policies not paid for. Indeed, we are not desirous to insure parties, whose circumstances are such that they are unable to pay their premiums when due.

The only safe rule to follow is to *require premiums to be paid on delivery of policies*.

If no business has been done during the month, the Company must be *promptly* notified by letter, and, at the same time, the quantity of blank Policies and Renewals on hand should be stated, with their first and last numbers. When no business has been done during the month.

The following form of report should be used in such cases, viz.:

Form of Report. I regret to report no policies issued or premiums collected for the HOME INSURANCE COMPANY of New York, during the month of.....187

I find, by actual count, that I have on hand..... blank Policies, numbered from.....to..... inclusive, and.....blank Renewals, numbered from.....to.....inclusive.

We look, however, for better reports from our Agents than notices of "no business," and we hope that every month some good risks will be reported from each Agency.

MONTHLY EXPIRATION SHEET.

turn Monthly Expiration sheet properly filled up. Agents should always be particular to fill up the Monthly Expiration Sheet, in accordance with its printed headings, and forward the same "promptly" to the Company.

st Risks. *If any of our risks are lost to us, we want to know what has become of them, and the reason they were not retained.*

When we are deprived of business that has been placed on our books, it is important we should know where it has gone, and the cause of its leaving us. We expect every Agent to give this information whenever the occasion for it arises.

If no risk has been lost during the month, the following may be written across the face of the sheet, viz.: "All risks renewed."

We expect our Agents not only to hold every risk which has not been objected to, but also to add materially to our line of desirable business, when this can be done without giving the Company an excessive amount in any locality.

Increase the
Business.

LETTERS AND CIRCULARS.

Agents should preserve carefully, for future reference, all letters and circulars received from the Company. They should be so filed as to be readily accessible.

Letters and
Circulars.

DONATIONS TO FIRE DEPARTMENTS.

The Company declines to make donations to Fire Departments for the purchase of apparatus, etc.

Decline making
Donations.

Our experience is, that after the purchase of a new fire engine or new hose, etc., with the money furnished by Insurance Companies, the people clamor for a reduction of rates on account of improved facilities for extinguishing fire.

We are in favor of every place having a *well organized and efficient Fire Department*, but Insurance Companies contribute their full share of the expense of their equipment and maintenance by the concessions they make in rates. Besides occasioning a material reduction in rates, a Fire

In favor of a well
organized and
efficient Fire
Department.

Insurance Companies pay their share of expense by concessions in rates.

Department has the effect of increasing the sense of security, so as to induce many to carry their own risks, as well as to lead others to content themselves with smaller amounts of insurance than would satisfy them without it.

It should also be borne in mind that, where there is a Fire Department, people are not apt to exercise the same care and vigilance that they would manifest without such an organization.

Weak and Inefficient Fire Department.

When the Fire Department becomes weak and inefficient, as is frequently the case in country towns, the Insurance Companies suffer, on account of the property they insure being deprived of the protection which the citizens are under a moral obligation to maintain, from the consideration previously allowed them of a reduction in rates. *It is much better for a place to be without a Fire Department than to have one that is not equipped and managed, so as to be prepared for all emergencies.*

FIREWORKS AND ILLUMINATIONS.

Extra Charge for keeping Fireworks.

For the privilege to keep for sale Fireworks, exclusive of Chinese Fire-crackers, we make an *extra charge of one-half of one per cent. a month on the amount of the policy.* The following is the form of Endorsement to be made on the policy when granting such a privilege, viz. :

In consideration of.....Dollars, extra premium, privilege is hereby granted to keep Fire-works for sale, for the term of.....days, commencing.....and ending.....at noon.

Form of
Endorse

We decline to allow the display of Fireworks within or from any building.

Display of
Fireworks

We also decline to give permission to illuminate any building except in the following ways, viz. :

Illuminati
Buildings

If by GAS FIXTURES, the lights must be at least twelve inches from woodwork ; and curtains, bunting or drapery must not be suspended within their reach.

If by HANGING LANTERNS, the lights must be wax or tallow candles or tapers, secured in metal fastenings. They must be suspended on the outside of the building at least eighteen inches from all woodwork and beyond the reach of bunting or drapery.

If by STATIONARY LANTERNS, the lights must be wax or tallow candles or tapers, secured in metal fastenings ; or lard, sperm or olive oil in metal cups. The lanterns must be placed upon stone or iron window sills, at least six inches from woodwork and beyond the reach of curtains, bunting or drapery. In all cases it must be made a condition that a responsible party shall be stationed on every floor with a supply of water.

On the occasion of Celebrations, the citizens should be called upon, *by official proclamation*, to exercise more than ordinary care and vigilance for the protection of property, and they should be urged to provide, at their homes and places of business, all facilities within their power to prevent the spread of fire.

Celebrations

Duty of Citizens

**Duty of Fire
Department.**

If there is a Fire Department in the place, the engines, hose and other apparatus should be carefully examined and put in complete working order. The Fire Companies should not be allowed to go away to engage in a parade or exhibition elsewhere. All the men should be at their posts, and everything in readiness to respond promptly and effectively to any alarm of fire.

TELEGRAPHING.

Agents are *not to use the telegraph* unless the emergency is very pressing.

Telegraphing is expensive, and, with rare exceptions, the post office will answer equally well as the medium of correspondence.

SOLICITING.**Agent should
insure his own
property.**

First of all, the Agent should insure his own property in the HOME, in order to furnish a good example to others, as well as for his own safety. As to the method of work, *every Agent must form his own plan*, but to any who desire our views, in regard to the way in which soliciting should be done, we would suggest the following :

How to Solicit.

Prepare a list of such property in the place, as it may be *desirable* to insure, with cash values of same; the amounts of insurance proper to take, and names of the owners, each one of whom

should be visited and his business solicited, until secured. This will not be found a difficult undertaking, except, perhaps, in places where the population is very large, and even in them it is the best method of canvassing. The parties should be furnished with copies of the Printed Statement of the Company, and their attention should be called especially to the *superior character of the Assets of the Home*, and the sure protection afforded under its policies.

Distribute
ments, B
etc.

They should also be supplied with our other advertising material, etc., so that they may keep the Company in mind, even if *at first* they do not insure with it. Such a plan of work, pursued *systematically, perseveringly, and with proper tact*, eventually produces the most satisfactory results.

System, I
verance
Tact.

The fact that the Home has never failed to pay *every honest claim in full*, is a sufficient guarantee that its obligations for the future will be honorably met.

Every hon
claim p
full.

LOSSES.

Agents are to promptly notify both the Company and its Special Adjuster for the Field, of every loss occurring at their respective agencies, *using for the purpose the Loss Report Blank*, which must be appropriately filled up; and they

Notify Co
prompt

Always use the
Loss Report
Blank.

are also to communicate any information they have on the subject which the Blank may not call for. Particular notice is called to the fact that losses cannot have proper attention unless they are reported on the Loss Report Blank. In *every case* the Loss Report Blank will be required, and Agents will save delay, and possible damage, by invariably using it when they have a loss to report. On the following page is given a copy of the face of the Loss Report Blank, so that Agents may be able to furnish all needed particulars should they happen to be out of the Blanks on the occurrence of a fire.

Telegraphing.

The telegraph is not to be used, except in cases of great emergency *where an important advantage may be gained* by the early presence of an adjuster on the ground. When it is necessary to telegraph, the particulars to be given are simply, No. of Policy, Name of Insured, and Probable Amount of Loss. The despatch should be made in terms like the following, viz :

HOME INSURANCE COMPANY, No. 135 Broadway,
New York.

Policy three hundred and sixty-five, John Jones,
about forty per cent. loss.

FORM OF LOSS REPORT BLANK.

HOME INSURANCE COMPANY
OF NEW YORK.

Agency at
..... 187

*I have to report a LOSS BY FIRE at this Agency,
which occurred on the.....day of.....the
particulars of which are as follows :*

Date and Number of the Policy,
Date and Number of last Renewal Receipt,
Name and Residence of Assured,
Description of Property Damaged,
[Give Written Portion and Amount of Policy,] \$
on.....

Other Insurance, (Names of Com- }
panies, and Amount by each,) }

Probable Loss,
Are the Goods saved well protected?
Is an Inventory of the same being taken?
Are the Books and Papers saved?
Do all the Policies Attach alike?
Cause of Fire [Give Particulars,]

If a Building, was it vacant or occupied?
If Merchandise, when was last Inventory taken?
What is the condition of Property saved?
Since Policy was issued has there been any change in the
risk or its external exposures?

.....AGENT.

Losses on Merchandise, Household Furniture, or other Personal Property. When the loss is on Merchandise, Household Furniture, or other Personal Property, whether by fire, water, smoke, or removal, the Agent should *at once* see that the Insured has the same goods carefully protected and put in as good order as possible, in accordance with the Ninth Condition of the Policy.

Inventory. The various articles should be assorted and arranged according to their kinds, the damage separated from the undamaged, and *an inventory taken of the whole*, stating the quantity, quality and cost of each article.

The Agent is expected to give this matter his personal attention.

Books and Papers. A competent person should be put in charge of the property until the inventory is completed and the Agent should see that all the Books and Papers of the concern are preserved. He should also carefully note down all the facts coming to his knowledge in regard to the *origin of the fire, the circumstances of the insured* immediately preceding the fire, &c., &c.

Do not commit the Company. While awaiting instructions from the Company touching the course to be taken in the case, the Agent should be extremely cautious as to what he says or does in regard to the loss, and he should be very particular *not to commit the Company in any way*.

No endorsement should be made on the Policy, No change permitted in Policy nor any change whatever made in it, after a fire and pending the settlement of the loss. *The Policy should remain exactly as it was before the fire occurred.*

Agents are never to adjust losses without special authority in every case from the Company. Agents not to adjust Losses

Charges for losses should never appear in the Payment of Losses. Monthly Account.

All losses, large and small, will be paid by draft from the Company.

FIRE INSURANCE TERMS EXPLAINED.

Adjustment.—Settlement of Loss.

Application.—The proposal for insurance. It should be made in writing, over the signature of the applicant. The blank forms furnished by the Company should invariably be used.

Assignment.—1st. The transfer of the interest of the insured. 2d. The writing by which said transfer is effected.

Average Clause.—A stipulation that, if the amount of insurance is less than the value of the property, the insured becomes a co-insurer to the extent of the difference.

Basis Rate.—Rate on a building, exclusive of charges for occupancy or exposure.

Builder's, Carpenter's or Mechanic's Risk.—Risk on a building in process of construction or while undergoing repairs.

Cancellation.—Surrender of the policy to the Comp
Commission.—Compensation paid to the Agent. *At*
 the Agent's Certificate of Authority from
 Company.

Concurrent Policies.—See page 44.

Detached.—Open space on all sides of a building
 other property, to the distance of one hund
 feet or more.

Endorsement.—Any writing on the policy after
 issue which changes the terms of the insuranc

Entire Wall.—A wall without openings.

Entry.—The record of insurance effected under
 Open Policy, and entered on the Open Po
 Book.

Exposures.—Buildings, or any combustible prop
 within one hundred feet of the premises w
 the policy applies.

Fire Wall.—An entire wall of sufficient height
 strength, to fully protect the building from
 on the outside.

Frame Row.—Three or more wood buildings adjoin
 or exposing each other.

Independent Wall.—A wall used by one building o

Insurable Interest.—Such an interest in property,
 the party would suffer pecuniary loss by its d
 age or destruction.

Insurance.—A contract by which one party agrees
 a stipulated sum to indemnify another in cas
 loss.

Insured.—The party to be indemnified in case of

Insurer.—The party agreeing to indemnify, in cas
 loss.

Line.—The amount of insurance.

Long Term Rate.—The rate on long term risks.

Long Term Risk.—A risk taken for a single term of three or more years.

Moral Hazard.—Apprehended burning of property from design or carelessness.

Non-concurrent Policies.—See page 44.

Omnibus Block.—A building having a number of distinct occupancies, and not separated by fire walls.

Openings.—Doors, windows or other apertures in walls.

Open Policy.—See page 47.

Other Insurance.—Insurance in other Companies.

Over Insurance.—Insurance for more than the value of the property.

Over Valuation.—Valuation of property for more than its worth.

Party Wall.—A single wall between two buildings, and used by both.

Policy.—The document which constitutes the contract between the insurer and the insured.

Premium.—The consideration paid for the insurance.

Proofs of Loss.—Papers furnished by the insured, to prove his claim against the insurer.

Rate.—The percentage charged on each \$100, of the amount insured.

Rebate.—A part of the premium returned to the insured.

Return Premium.—The amount of unearned premium due the insured, when the policy is cancelled.

Risk.—The hazard assumed by the insurer.

Short Rate.—The rate on risks for periods less than one year.

Short Risk.—A risk for a shorter period than one year.

Special Hazards.—Mills and Manufactories, Hotels, Frame Stores in rows, and, generally, property more hazardous than Dwellings, Brick Store and risks of like character.

Spontaneous Combustion.—The burning of property from chemical changes in same, and without the direct application of fire.

Underwriter.—The insurer.

Unexposed.—Not endangered by other property.

Warranty.—An agreement by the insured, and made a part of the policy, a violation of which renders the policy void.

CONCLUDING REMARKS.

We rely upon every Agent to use his utmost endeavors to promote the interests of the Company in the territory assigned to his care, and to manifest the same regard for its welfare, that he would for his own.

Only by hard earnest work on the part of our Agents, can we secure that material increase in our line of good business, to which the Company is entitled, in view of its position.

We trust that every Agent will take both pride and pleasure in presenting to property owners the strong points of the Company, impressing upon their minds the fact, that the amount and quality of its Assets, the conservative character

of its business, and the honorable record it has made for just and liberal dealing in the settlement of losses, establish its claim to the foremost place in the list of Fire Insurance Corporations. Though, of course, our Agents will not indulge in depreciation of other Companies that are worthy of confidence, yet it is right and proper for them to explain to parties seeking *reliable insurance* the *superior advantages* possessed by the "HOME," and to urge the importance of exercising *intelligent discrimination* in taking out policies.

It is hoped that every Agent will *feel free to confer with the Company* whenever he desires advice on any matter connected with the business. The Company wishes to maintain the most cordial relations with all its Agents, and is anxious to aid them in every proper effort, for the promotion of the interests of the "HOME" in their respective fields.

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